

**Scheduled Bank's
Bills Purchased & Discounted**

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Economic Group	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents			82	5.8		
A. Business			82	5.8		
B. Other Foreign Constituents						
II. Domestic Constituents:	18,806	258,592.3	20,222	241,347.8	21,122	225,650.5
A. Government	9	1,507.6	46	2,933.8	39	729.9
B. Public Sector Enterprises:	627	3,801.2	61	6,416.2	37	2,301.4
1. Agriculture, Forestry, Hunting & Fishing	609	2,461.9				
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	8	1,043.0	3	961.7		
6. Commerce:	10	296.3	25	5,453.9	36	2,284.4
(a) Export Bills	1	216.3	15	3,723.4	10	2,254.1
(i) Raw Cotton						
(ii) Rice			1	..	6	2,047.5
(iii) Cotton Textiles (Local)					1	32.3
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products			13	2,593.1		
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills	1	216.3	1	1,130.3	3	174.3
(b) Import Bills Payable in Pakistan					17	30.2
(c) Inland Bills (To Include Local Bills)	9	80.0	10	1,730.5	9	0.1
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises			33	0.5	1	17.0
C. Private Sector (Business):	18,170	253,283.4	20,094	231,010.3	21,046	222,619.2
1. Agriculture, Forestry, Hunting & Fishing:	11	111.7	33	7,928.1	306	8,749.8
(a) Primary Products	11	111.7	30	7,917.1	304	8,748.0
(i) Cotton			29	7,743.2	263	8,439.5
(ii) Rice	6	50.0	1	173.9	16	253.9
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products	5	61.7			25	54.5
(b) Other Agriculture, Forestry, Hunting & Fishing			3	11.0	2	1.8
2. Mining & Quarrying	30	332.3	24	392.2	7	601.0
3. Manufacturing	14,497	189,484.8	14,669	139,160.4	16,252	141,338.4
4. Construction	15	439.5	13	347.9	593	2,346.4
5. Electricity, Gas, Water & Sanitary Services	6	1,976.8	4	49.9	8	4,279.6
6. Commerce:	2,939	39,185.3	3,890	56,073.8	3,072	44,257.9
(a) Export Bills (Traditional Export)	489	5,162.7	900	10,675.7	884	13,760.6
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	316	3,088.2	654	6,820.3	717	11,593.0
(iv) Cotton Yarn (Local)	171	2,067.5	246	3,855.4	158	2,138.3
(v) Sports Goods	1	4.4			7	23.9
(vi) Surgical Instruments	1	2.6			2	5.4
(b) Export Bills (Non-Traditional Exports)	729	11,003.3	1,075	19,959.2	771	12,421.1
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods	472	5,892.6	437	2,798.7	107	990.7
(iv) Handloom Products, Towels and Hosiery	84	792.8	282	4,009.9	84	503.3
(v) Readymade Garments	129	3,738.7	211	3,088.7	248	1,755.8
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)			5	51.6	9	37.5
(vii) Other Export Bills	44	579.2	140	10,010.4	323	9,133.9
(c) Import Bills Payable in Pakistan	1,166	13,111.9	1,185	11,066.1	962	7,931.7
(d) Inland Bills (Inc. Local Bills)	531	9,738.1	727	14,361.5	449	9,697.0
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)	24	169.2	3	11.4	6	447.5
7. Transport, Storage & Communication	230	10,821.7	400	9,523.5	75	8,980.6
8. Services	338	5,903.1	567	6,379.0	323	5,846.7
9. Other Private (Business)	104	5,028.2	494	11,155.4	410	6,218.7
D. Trust Funds and Non-profit Organisations						
E. Others			21	987.6		
Total	18,806	258,592.3	20,304	241,353.6	21,122	225,650.5

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Economic Group	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of	Amount	No. of	Amount	No. of	Amount
	Bills		Bills		Bills	
I. Non-Residents			82	5.8		
A. Business			82	5.8		
B. Other Foreign Constituents						
II. Domestic Constituents:	2,809	48,719.7	2,508	39,029.9	3,172	32,019.2
A. Government	3	9.0				
B. Public Sector Enterprises:	617	2,541.8	42	0.6	16	14.9
1. Agriculture, Forestry, Hunting & Fishing	608	2,461.8				
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	9	80.0	9	..	16	14.9
(a) Export Bills					1	3.4
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products						
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills					1	3.4
(b) Import Bills Payable in Pakistan					6	11.4
(c) Inland Bills (To Include Local Bills)	9	80.0	9	..	9	0.1
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises			33	0.5		
C. Private Sector (Business):	2,189	46,168.9	2,450	38,474.3	3,156	32,004.3
1. Agriculture, Forestry, Hunting & Fishing:					8	527.1
(a) Primary Products					8	527.1
(i) Cotton					8	527.1
(ii) Rice						
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products						
(b) Other Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing	1,657	43,053.4	1,102	24,579.6	1,829	27,163.8
4. Construction	8	314.0	7	139.0	592	2,338.9
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	516	2,540.5	821	6,750.0	510	1,425.1
(a) Export Bills (Traditional Export)	3	37.6	187	1.3		
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	3	37.6	187	1.3		
(iv) Cotton Yarn (Local)						
(v) Sports Goods						
(vi) Surgical Instruments						
(b) Export Bills (Non-Traditional Exports)	1	3.4	3	14.3	2	106.7
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods						
(iv) Handloom Products, Towels and Hosiery						
(v) Readymade Garments			1	3.8		
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills	1	3.4	2	10.5	2	106.7
(c) Import Bills Payable in Pakistan	480	2,465.0	454	1,532.0	498	1,251.6
(d) Inland Bills (Inc. Local Bills)	32	34.5	177	5,202.4	10	66.7
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)						
7. Transport, Storage & Communication					7	54.7
8. Services	8	261.0	166	91.1	5	35.7
9. Other Private (Business)			354	6,914.6	205	459.0
D. Trust Funds and Non-profit Organisations						
E. Others			16	555.1		
Total	2,809	48,719.7	2,590	39,035.8	3,172	32,019.2

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Economic Group	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents						
A. Business						
B. Other Foreign Constituents						
II. Domestic Constituents:	14,944	196,651.3	16,538	194,815.1	17,299	186,587.6
A. Government	6	1,498.7	46	2,933.8	39	729.9
B. Public Sector Enterprises:	10	1,259.4	19	6,415.6	21	2,286.5
1. Agriculture, Forestry, Hunting & Fishing	1	..				
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	8	1,043.0	3	961.7		
6. Commerce:	1	216.3	16	5,453.9	20	2,269.5
(a) Export Bills	1	216.3	15	3,723.4	9	2,250.7
(i) Raw Cotton						
(ii) Rice			1	..	6	2,047.5
(iii) Cotton Textiles (Local)					1	32.3
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products			13	2,593.1		
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills	1	216.3	1	1,130.3	2	170.9
(b) Import Bills Payable in Pakistan					11	18.8
(c) Inland Bills (To Include Local Bills)			1	1,730.5		
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises					1	17.0
C. Private Sector (Business):	14,928	193,893.3	16,468	185,033.3	17,239	183,571.3
1. Agriculture, Forestry, Hunting & Fishing:	11	111.7	33	7,928.1	298	8,222.7
(a) Primary Products	11	111.7	30	7,917.1	296	8,220.9
(i) Cotton			29	7,743.2	255	7,912.4
(ii) Rice	6	50.0	1	173.9	16	253.9
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products	5	61.7			25	54.5
(b) Other Agriculture, Forestry, Hunting & Fishing			3	11.0	2	1.8
2. Mining & Quarrying	30	332.3	24	392.2	7	601.0
3. Manufacturing	11,802	141,331.9	12,396	109,994.8	13,777	111,330.8
4. Construction	7	125.5	6	208.9	1	7.6
5. Electricity, Gas, Water & Sanitary Services			4	49.9	8	4,279.6
6. Commerce:	2,414	30,499.9	3,064	46,407.1	2,557	38,633.0
(a) Export Bills (Traditional Export)	486	5,125.0	713	10,674.4	884	13,760.6
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	313	3,050.6	467	6,819.0	717	11,593.0
(iv) Cotton Yarn (Local)	171	2,067.5	246	3,855.4	158	2,138.3
(v) Sports Goods	1	4.4			7	23.9
(vi) Surgical Instruments	1	2.6			2	5.4
(b) Export Bills (Non-Traditional Exports)	728	10,999.9	1,072	19,944.9	769	12,314.4
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods	472	5,892.6	437	2,798.7	107	990.7
(iv) Handloom Products, Towels and Hosiery	84	792.8	282	4,009.9	84	503.3
(v) Readymade Garments	129	3,738.7	210	3,084.9	248	1,755.8
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)			5	51.6	9	37.5
(vii) Other Export Bills	43	575.8	138	9,999.9	321	9,027.1
(c) Import Bills Payable in Pakistan	686	10,646.9	731	9,534.1	464	6,680.1
(d) Inland Bills (Inc. Local Bills)	490	3,558.8	545	6,242.3	434	5,430.5
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)	24	169.2	3	11.4	6	447.5
7. Transport, Storage & Communication	230	10,821.7	400	9,523.5	68	8,925.9
8. Services	330	5,642.1	401	6,287.9	318	5,811.0
9. Other Private (Business)	104	5,028.2	140	4,240.8	205	5,759.8
D. Trust Funds and Non-profit Organisations						
E. Others			5	432.5		
Total	14,944	196,651.3	16,538	194,815.1	17,299	186,587.6

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

Economic Group	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents						
A. Business						
B. Other Foreign Constituents						
II. Domestic Constituents:	1,053	13,221.2	1,176	7,502.8	651	7,043.7
A. Government						
B. Public Sector Enterprises:						
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:						
(a) Export Bills						
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products						
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills						
(b) Import Bills Payable in Pakistan						
(c) Inland Bills (To Include Local Bills)						
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises						
C. Private Sector (Business):	1,053	13,221.2	1,176	7,502.8	651	7,043.7
1. Agriculture, Forestry, Hunting & Fishing:						
(a) Primary Products						
(i) Cotton						
(ii) Rice						
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products						
(b) Other Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing	1,038	5,099.6	1,171	4,586.0	646	2,843.9
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	6	1,976.8				
6. Commerce:	9	6,144.8	5	2,916.7	5	4,199.8
(a) Export Bills (Traditional Export)						
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)						
(iv) Cotton Yarn (Local)						
(v) Sports Goods						
(vi) Surgical Instruments						
(b) Export Bills (Non-Traditional Exports)						
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods						
(iv) Handloom Products, Towels and Hosiery						
(v) Readymade Garments						
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills						
(c) Import Bills Payable in Pakistan						
(d) Inland Bills (Inc. Local Bills)	9	6,144.8	5	2,916.7	5	4,199.8
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)						
7. Transport, Storage & Communication						
8. Services						
9. Other Private (Business)						
D. Trust Funds and Non-profit Organisations						
E. Others						
Total	1,053	13,221.2	1,176	7,502.8	651	7,043.7