

4.1 Classification of Bills Purchased and Discounted

All Banks

Economic Group	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Foreign Constituents:						
A. Business			246	1,393.4		
B. Other Foreign Constituents			246	1,393.4		
II. Domestic Constituents:	30,285	138,661.1	32,596	121,151.7	45,610	107,394.1
A. Government	110	20.0	24	0.4	50	5.4
B. Public Sector Enterprises:	1,426	9,670.5	2,354	12,739.1	3,307	6,168.6
1. Agriculture, Forestry, Hunting & Fishing	329	2,701.8	74	260.9	1	1.3
2. Mining & Quarrying			29	139.3		
3. Manufacturing	2	5.2	28	949.9	931	785.5
4. Construction			4	14.6		
5. Electricity, Gas, Water & Sanitary Services	4	99.3	20	0.7		
6. Commerce:	912	6,846.8	2,189	11,332.3	2,365	5,381.5
(a) Export Bills	417	2,455.8	1,652	8,868.0	1,296	3,954.0
(i) Raw Cotton	5	55.2	179	2,954.1	72	601.3
(ii) Rice	34	156.0	75	1,137.1	160	430.0
(iii) Cotton Textiles (Local)	272	1,111.4	1,058	3,673.1	705	2,405.5
(iv) Cement & Cement Products	10	733.6	87	212.4	2	200.0
(v) Petroleum & Petroleum Products	15	97.5	64	274.3	77	66.4
(vi) Machinery & Transport Equipment	10	20.3	36	72.7	28	55.5
(vii) Other Export Bills	71	281.9	153	544.3	252	195.4
(b) Import Bills Payable in Pakistan	45	2,125.7	25	347.0	3	114.0
(c) Inland Bills (To Include Local Bills)	449	2,265.3	509	2,117.2	1,066	1,313.4
(d) Non-bank Financial Institutions	1	..	3	..		
7. Transport, Storage & Communication			5	39.1		
8. Services	8	0.9	1	1.2	10	0.4
9. Other Public Sector Enterprises	171	16.6	4	1.2		
C. Private Sector (Business):	25,830	127,615.4	29,735	107,238.3	35,858	100,310.0
1. Agriculture, Forestry, Hunting & Fishing:	1,738	9,103.5	982	4,189.6	790	4,428.4
(a) Primary Products	1,624	8,583.2	903	3,963.4	710	4,117.2
(i) Cotton	1,502	4,661.2	383	747.6	390	1,333.6
(ii) Rice	73	3,599.8	352	2,512.7	200	2,478.1
(iii) Sugarcane	3	157.2	40	132.1		
(iv) Tobacco			31	151.6		
(v) Other Primary Products	46	164.9	97	419.4	120	305.5
(b) Other Agriculture, Forestry, Hunting & Fishing	114	520.3	79	226.2	80	311.2
2. Mining & Quarrying	24	202.1	38	465.6	459	91.1
3. Manufacturing	4,532	17,258.6	3,163	6,958.2	4,486	5,685.5
4. Construction	6	26.4	28	8.6	6	361.2
5. Electricity, Gas, Water & Sanitary Services	6	72.5	105	30.8	3	4.0
6. Commerce:	18,335	97,568.3	25,131	95,009.4	29,853	89,041.7
(a) Export Bills (Traditional Export)	6,718	41,479.7	11,663	42,674.4	11,761	42,569.0
(i) Wool & Goat Hair	2	1.6	5	0.6	7	19.7
(ii) Hides & Skins	64	313.8	270	620.6	89	239.2
(iii) Cotton Textiles (Local)	4,178	30,542.3	6,670	28,269.2	6,553	27,771.3
(iv) Cotton Yarn (Local)	2,221	9,985.0	4,360	12,272.1	4,498	13,477.3
(v) Sports Goods	176	376.3	246	1,272.4	547	818.7
(vi) Surgical Instruments	77	260.7	112	239.7	67	242.8
(b) Export Bills (Non-Traditional Exports)	3,408	17,232.8	7,391	28,395.4	7,020	23,149.2
(i) Brass-ware and Handicrafts	85	1,575.9	291	1,967.1	408	1,667.3
(ii) Carpets & Rugs	122	726.0	508	2,317.5	766	1,890.3
(iii) Footwear & Leather Goods	524	2,534.4	520	2,799.7	482	2,225.9
(iv) Handloom Products, Towels and Hosiery	826	2,345.6	2,364	6,467.0	2,010	5,194.2
(v) Readymade Garments	1,311	5,637.7	2,788	11,544.4	2,796	9,234.8
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)	38	852.8	61	92.0	52	420.4
(vii) Other Export Bills	502	3,560.4	859	3,207.8	506	2,516.2
(c) Import Bills Payable in Pakistan	1,738	21,520.5	1,390	8,243.1	3,166	8,220.7
(d) Inland Bills (Inc. Local Bills)	6,357	16,250.9	4,574	14,974.2	7,780	14,137.8
(e) Non-bank Financial Institutions			1	46.0		
(f) Other Foreign Bill (Clean Outward Bills)	114	1,084.4	112	676.2	126	965.0
7. Transport, Storage & Communication	25	695.5	150	56.0		
8. Services	39	50.8	37	224.3	11	52.4
9. Other Private (Business)	1,125	2,637.7	101	295.8	250	645.7
D. Trust Funds and Non-profit Organisations	10	19.8	15	77.4	10	111.3
E. Others	2,909	1,335.3	468	1,096.5	6,385	798.8
Total	30,285	138,661.1	32,842	122,545.0	45,610	107,394.1

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

Economic Group	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Foreign Constituents:						
A. Business			246	1,393.4		
B. Other Foreign Constituents			246	1,393.4		
II. Domestic Constituents:	4,785	14,983.6	3,159	10,903.7	13,244	15,399.4
A. Government	5	0.4	24	0.4	50	5.4
B. Public Sector Enterprises:	480	2,783.0	347	68.9	1,534	1,184.3
1. Agriculture, Forestry, Hunting & Fishing	157	2,624.7	37	8.5		
2. Mining & Quarrying			1	0.9		
3. Manufacturing					640	63.1
4. Construction						
5. Electricity, Gas, Water & Sanitary Services			20	0.7		
6. Commerce:	144	140.8	285	57.6	884	1,120.8
(a) Export Bills	8	9.2	148	19.7	2	1.0
(i) Raw Cotton			5	0.4		
(ii) Rice			58	5.8		
(iii) Cotton Textiles (Local)	1	4.6				
(iv) Cement & Cement Products			83	12.4		
(v) Petroleum & Petroleum Products						
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills	7	4.5	2	1.0	2	1.0
(b) Import Bills Payable in Pakistan						
(c) Inland Bills (To Include Local Bills)	135	131.7	134	37.9	882	1,119.8
(d) Non-bank Financial Institutions	1	..	3	..		
7. Transport, Storage & Communication						
8. Services	8	0.9			10	0.4
9. Other Public Sector Enterprises	171	16.6	4	1.2		
C. Private Sector (Business):	1,585	11,146.4	2,651	10,692.8	5,326	13,449.9
1. Agriculture, Forestry, Hunting & Fishing:	1	4.3	494	638.8	372	1,281.7
(a) Primary Products	1	4.3	450	634.9	372	1,281.7
(i) Cotton			186	228.9	366	1,281.5
(ii) Rice	1	4.3	149	175.2	6	0.3
(iii) Sugarcane			28	75.6		
(iv) Tobacco			31	151.6		
(v) Other Primary Products			56	3.7		
(b) Other Agriculture, Forestry, Hunting & Fishing			44	3.9		
2. Mining & Quarrying			26	9.0	455	28.9
3. Manufacturing	8	134.4	46	10.1	8	6.5
4. Construction	5	24.9	27	6.6	1	..
5. Electricity, Gas, Water & Sanitary Services			105	30.8		
6. Commerce:	1,469	10,914.4	1,719	9,737.2	4,261	12,036.4
(a) Export Bills (Traditional Export)	752	5,714.3	842	3,136.4	1,197	4,294.4
(i) Wool & Goat Hair			5	0.6		
(ii) Hides & Skins	29	105.0	66	173.4	49	57.8
(iii) Cotton Textiles (Local)	417	4,322.8	561	1,987.2	714	2,276.3
(iv) Cotton Yarn (Local)	285	1,253.3	190	959.9	397	1,918.1
(v) Sports Goods	21	33.3	3	0.4	21	20.2
(vi) Surgical Instruments			17	14.9	16	21.9
(b) Export Bills (Non-Traditional Exports)	92	1,258.5	241	1,034.5	201	1,451.1
(i) Brass-ware and Handicrafts			5	4.5		
(ii) Carpets & Rugs	3	41.3	31	9.3		
(iii) Footwear & Leather Goods	49	199.7	66	871.0	61	179.5
(iv) Handloom Products, Towels and Hosiery			61	67.4		
(v) Readymade Garments			32	24.5	23	39.1
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)			34	39.5		
(vii) Other Export Bills	40	1,017.6	12	18.3	117	1,232.6
(c) Import Bills Payable in Pakistan	140	2,383.2	67	1,675.7	1,641	1,861.7
(d) Inland Bills (Inc. Local Bills)	437	1,370.3	547	3,865.9	1,174	4,202.0
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)	48	188.1	22	24.7	48	227.1
7. Transport, Storage & Communication			141	36.6		
8. Services	33	5.4	36	222.2	8	1.1
9. Other Private (Business)	69	63.0	57	1.5	221	95.3
D. Trust Funds and Non-profit Organisations	10	19.8	10	74.8	10	111.3
E. Others	2,705	1,034.0	127	66.8	6,324	648.5
Total	4,785	14,983.6	3,405	12,297.0	13,244	15,399.4

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

Economic Group	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Foreign Constituents:						
A. Business						
B. Other Foreign Constituents						
II. Domestic Constituents:	24,458	118,858.9	28,028	104,114.0	31,109	87,927.0
A. Government	105	19.6				
B. Public Sector Enterprises:	695	5,427.7	1,705	10,662.4	1,740	4,857.5
1. Agriculture, Forestry, Hunting & Fishing	172	77.1	37	252.4	1	1.3
2. Mining & Quarrying			28	138.3		
3. Manufacturing	2	5.2	28	949.9	258	595.6
4. Construction			4	14.6		
5. Electricity, Gas, Water & Sanitary Services	4	99.3				
6. Commerce:	517	5,246.2	1,602	9,266.9	1,481	4,260.7
(a) Export Bills	375	2,333.2	1,474	8,754.8	1,294	3,953.0
(i) Raw Cotton	5	55.2	174	2,953.6	72	601.3
(ii) Rice	21	98.1	17	1,131.3	160	430.0
(iii) Cotton Textiles (Local)	271	1,106.7	1,058	3,673.1	705	2,405.5
(iv) Cement & Cement Products	10	733.6	4	200.0	2	200.0
(v) Petroleum & Petroleum Products	8	83.8	64	274.3	77	66.4
(vi) Machinery & Transport Equipment	1	1.2	36	72.7	28	55.5
(vii) Other Export Bills	59	254.5	121	449.7	250	194.4
(b) Import Bills Payable in Pakistan	45	2,125.7	25	347.0	3	114.0
(c) Inland Bills (To Include Local Bills)	97	787.3	103	165.1	184	193.6
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication			5	39.1		
8. Services			1	1.2		
9. Other Public Sector Enterprises						
C. Private Sector (Business):	23,582	113,280.4	25,977	92,419.3	29,308	82,919.2
1. Agriculture, Forestry, Hunting & Fishing:	1,734	9,015.8	474	3,176.6	384	2,859.0
(a) Primary Products	1,620	8,495.5	439	2,954.3	304	2,547.9
(i) Cotton	1,502	4,661.2	197	518.7	24	52.1
(ii) Rice	69	3,512.2	189	1,963.4	171	2,210.1
(iii) Sugarcane	3	157.2	12	56.6		
(iv) Tobacco						
(v) Other Primary Products	46	164.9	41	415.7	109	285.6
(b) Other Agriculture, Forestry, Hunting & Fishing	114	520.3	35	222.3	80	311.2
2. Mining & Quarrying	22	132.9	6	316.4	3	36.5
3. Manufacturing	4,524	17,124.3	3,117	6,948.1	4,393	5,240.8
4. Construction	1	1.6	1	2.0		
5. Electricity, Gas, Water & Sanitary Services	6	72.5			3	4.0
6. Commerce:	16,225	84,307.5	22,339	81,694.9	24,497	74,318.7
(a) Export Bills (Traditional Export)	5,604	34,405.5	10,375	38,027.6	10,105	37,016.8
(i) Wool & Goat Hair	2	1.6			7	19.7
(ii) Hides & Skins	35	208.8	204	447.1	40	181.3
(iii) Cotton Textiles (Local)	3,399	24,859.7	5,663	24,771.6	5,381	24,238.3
(iv) Cotton Yarn (Local)	1,936	8,731.7	4,170	11,312.2	4,100	11,558.0
(v) Sports Goods	155	343.0	243	1,272.0	526	798.5
(vi) Surgical Instruments	77	260.7	95	224.7	51	220.9
(b) Export Bills (Non-Traditional Exports)	3,173	15,480.9	6,950	26,476.5	6,649	21,287.5
(i) Brass-ware and Handicrafts	85	1,575.9	286	1,962.5	408	1,667.3
(ii) Carpets & Rugs	119	684.7	477	2,308.1	766	1,890.3
(iii) Footwear & Leather Goods	456	2,223.5	450	1,892.5	412	2,030.5
(iv) Handloom Products, Towels and Hosiery	825	2,341.2	2,299	6,379.5	2,008	5,189.2
(v) Readymade Garments	1,239	5,433.6	2,622	10,898.7	2,639	8,950.6
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)	38	852.8	27	52.5	28	306.9
(vii) Other Export Bills	411	2,369.2	789	2,982.5	388	1,252.6
(c) Import Bills Payable in Pakistan	1,595	19,116.3	1,313	6,371.4	1,504	6,227.7
(d) Inland Bills (Inc. Local Bills)	5,787	14,408.5	3,610	10,122.0	6,161	9,048.8
(e) Non-bank Financial Institutions			1	46.0		
(f) Other Foreign Bill (Clean Outward Bills)	66	896.3	90	651.5	78	737.9
7. Transport, Storage & Communication	17	62.7	9	19.4		
8. Services	3	5.3	1	2.1	3	51.3
9. Other Private (Business)	1,050	2,557.8	30	259.8	25	408.8
D. Trust Funds and Non-profit Organisations			5	2.6		
E. Others	76	131.1	341	1,029.7	61	150.3
Total	24,458	118,858.9	28,028	104,114.0	31,109	87,927.0

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

Economic Group	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Foreign Constituents:						
A. Business						
B. Other Foreign Constituents						
II. Domestic Constituents:	1,042	4,818.6	1,409	6,134.0	1,257	4,067.7
A. Government						
B. Public Sector Enterprises:	251	1,459.8	302	2,007.8	33	126.8
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing					33	126.8
4. Construction						
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	251	1,459.8	302	2,007.8		
(a) Export Bills	34	113.4	30	93.6		
(i) Raw Cotton						
(ii) Rice	13	57.9				
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products	7	13.7				
(vi) Machinery & Transport Equipment	9	19.0				
(vii) Other Export Bills	5	22.8	30	93.6		
(b) Import Bills Payable in Pakistan						
(c) Inland Bills (To Include Local Bills)	217	1,346.3	272	1,914.2		
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises						
C. Private Sector (Business):	663	3,188.6	1,107	4,126.2	1,224	3,940.9
1. Agriculture, Forestry, Hunting & Fishing:	3	83.3	14	374.2	34	287.6
(a) Primary Products	3	83.3	14	374.2	34	287.6
(i) Cotton						
(ii) Rice	3	83.3	14	374.2	23	267.7
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products					11	19.9
(b) Other Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying	2	69.2	6	140.2	1	25.8
3. Manufacturing					85	438.2
4. Construction					5	361.2
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	641	2,346.4	1,073	3,577.2	1,095	2,686.6
(a) Export Bills (Traditional Export)	362	1,359.9	446	1,510.5	459	1,257.8
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	362	1,359.9	446	1,510.5	458	1,256.6
(iv) Cotton Yarn (Local)					1	1.2
(v) Sports Goods						
(vi) Surgical Instruments						
(b) Export Bills (Non-Traditional Exports)	143	493.4	200	884.5	170	410.5
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods	19	111.3	4	36.2	9	16.0
(iv) Handloom Products, Towels and Hosiery	1	4.4	4	20.1	2	4.9
(v) Readymade Garments	72	204.2	134	621.2	134	245.1
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)					24	113.5
(vii) Other Export Bills	51	173.6	58	207.0	1	31.0
(c) Import Bills Payable in Pakistan	3	21.0	10	195.9	21	131.2
(d) Inland Bills (Inc. Local Bills)	133	472.1	417	986.4	445	887.0
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)						
7. Transport, Storage & Communication	8	632.7				
8. Services	3	40.1				
9. Other Private (Business)	6	16.9	14	34.6	4	141.6
D. Trust Funds and Non-profit Organisations						
E. Others	128	170.2				
Total	1,042	4,818.6	1,409	6,134.0	1,257	4,067.7