

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

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Economic Group	30 - 06 - 17		31 - 12 - 16		30 - 06 - 16	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents					331	10.4
A. Business						
B. Other Foreign Constituents					331	10.4
II. Domestic Constituents:	23,087	208,966.9	20,838	176,612.8	25,214	190,079.9
A. Government	27	7,506.2	20	1,467.5	11	1,546.3
B. Public Sector Enterprises:	26	2,934.8	101	3,544.5	59	7,195.3
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	1	350.0			42	6,743.1
6. Commerce:	25	2,584.8	52	51.7	17	452.2
(a) Export Bills	2	2,529.8	33	44.0		
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products	2	2,529.8	1	14.4		
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills			32	29.6		
(b) Import Bills Payable in Pakistan	23	55.0	19	7.7	16	245.2
(c) Inland Bills (To Include Local Bills)					1	207.0
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services			1	0.4		
9. Other Public Sector Enterprises			48	3,492.4		
C. Private Sector (Business):	23,022	198,484.6	20,714	170,355.8	25,144	181,338.3
1. Agriculture, Forestry, Hunting & Fishing:	47	202.5	57	762.9	181	1,296.6
(a) Primary Products	47	202.5	57	762.9	145	367.4
(i) Cotton			9	47.8	31	1.5
(ii) Rice	17	103.4	25	634.6	37	291.7
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products	30	99.1	23	80.5	77	74.2
(b) Other Agriculture, Forestry, Hunting & Fishing					36	929.2
2. Mining & Quarrying	17	473.3	34	322.5	62	442.1
3. Manufacturing	18,987	147,626.2	15,185	123,732.1	18,683	140,774.5
4. Construction	465	7,073.8	1,553	2,903.8	430	788.1
5. Electricity, Gas, Water & Sanitary Services	5	1,214.7	7	2,298.7	29	8,343.0
6. Commerce:	1,840	16,545.1	2,311	25,956.1	2,375	14,825.5
(a) Export Bills (Traditional Export)	509	4,065.9	802	9,142.5	827	4,969.5
(i) Wool & Goat Hair	50	191.2				
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	368	3,503.0	592	7,491.5	485	3,204.7
(iv) Cotton Yarn (Local)	81	352.7	194	1,557.2	308	1,640.0
(v) Sports Goods	8	11.7	3	4.8	34	124.7
(vi) Surgical Instruments	2	7.3	13	89.0		
(b) Export Bills (Non-Traditional Exports)	268	1,560.1	524	4,126.5	283	1,460.6
(i) Brass-ware and Handicrafts			4	6.5		
(ii) Carpets & Rugs			2	27.0	2	29.1
(iii) Footwear & Leather Goods	11	95.3	86	684.3	27	87.3
(iv) Handloom Products, Towels and Hosiery	22	101.9	44	314.9	17	29.9
(v) Readymade Garments	68	510.0	195	2,095.7	79	534.4
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills	167	853.0	193	998.2	158	779.9
(c) Import Bills Payable in Pakistan	910	8,335.4	833	10,874.7	759	6,479.7
(d) Inland Bills (Inc. Local Bills)	153	2,583.6	151	1,794.3	434	1,653.0
(e) Non-bank Financial Institutions			1	18.0		
(f) Other Foreign Bill (Clean Outward Bills)					72	262.6
7. Transport, Storage & Communication			378	4,859.9	75	3,902.6
8. Services	1,228	9,830.4	432	5,771.3	18	2,722.6
9. Other Private (Business)	354	7,207.4	757	3,748.3	3,291	8,243.3
D. Trust Funds and Non-profit Organisations						
E. Others	12	41.3	3	1,245.0		
Total	23,087	208,966.9	20,838	176,612.8	25,545	190,090.3

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Economic Group	30 - 06 - 17		31 - 12 - 16		30 - 06 - 16	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents						
A. Business						
B. Other Foreign Constituents						
II. Domestic Constituents:	4,000	32,371.4	3,396	19,663.6	4,393	19,912.9
A. Government			8	162.8		
B. Public Sector Enterprises:	1	2,522.4	80	2,522.4	29	1,632.1
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services					29	1,632.1
6. Commerce:	1	2,522.4	32	29.6		
(a) Export Bills	1	2,522.4	32	29.6		
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products	1	2,522.4				
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills			32	29.6		
(b) Import Bills Payable in Pakistan						
(c) Inland Bills (To Include Local Bills)						
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services			1	0.4		
9. Other Public Sector Enterprises			47	2,492.4		
C. Private Sector (Business):	3,999	29,849.0	3,308	16,978.3	4,364	18,280.8
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	2,913	20,565.3	745	9,593.3	879	14,242.3
4. Construction	460	7,015.8	1,546	2,853.0	420	636.5
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	410	1,131.4	322	4,179.0	231	2,371.0
(a) Export Bills (Traditional Export)	1	7.0				
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	1	7.0				
(iv) Cotton Yarn (Local)						
(v) Sports Goods						
(vi) Surgical Instruments						
(b) Export Bills (Non-Traditional Exports)	22	64.6	12	34.7	22	76.3
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods						
(iv) Handloom Products, Towels and Hosiery						
(v) Readymade Garments	8	24.1	11	31.9	10	37.3
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills	14	40.5	1	2.9	12	39.0
(c) Import Bills Payable in Pakistan	375	1,008.9	306	4,144.1	205	2,294.6
(d) Inland Bills (Inc. Local Bills)	12	50.9	4	0.2	4	0.2
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)	9	76.2	20	237.7	11	106.5
7. Transport, Storage & Communication						
8. Services	30	433.0	27	32.5	2	5.7
9. Other Private (Business)	177	627.4	648	82.8	2,821	918.8
D. Trust Funds and Non-profit Organisations						
E. Others						
Total	4,000	32,371.4	3,396	19,663.6	4,393	19,912.9

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Economic Group	30 - 06 - 17		31 - 12 - 16		30 - 06 - 16	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents						
A. Business						
B. Other Foreign Constituents						
II. Domestic Constituents:	18,597	171,621.2	16,881	152,013.2	20,463	167,683.4
A. Government	27	7,506.2	12	1,304.7	11	1,546.3
B. Public Sector Enterprises:	25	412.3	21	1,022.1	30	5,563.2
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	1	350.0			13	5,111.0
6. Commerce:	24	62.3	20	22.1	17	452.2
(a) Export Bills	1	7.4	1	14.4		
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products	1	7.4	1	14.4		
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills						
(b) Import Bills Payable in Pakistan	23	55.0	19	7.7	16	245.2
(c) Inland Bills (To Include Local Bills)					1	207.0
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises			1	1,000.0		
C. Private Sector (Business):	18,533	163,661.3	16,845	148,441.4	20,422	160,573.9
1. Agriculture, Forestry, Hunting & Fishing:	47	202.5	57	762.9	181	1,296.6
(a) Primary Products	47	202.5	57	762.9	145	367.4
(i) Cotton			9	47.8	31	1.5
(ii) Rice	17	103.4	25	634.6	37	291.7
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products	30	99.1	23	80.5	77	74.2
(b) Other Agriculture, Forestry, Hunting & Fishing					36	929.2
2. Mining & Quarrying	16	434.5	34	322.5	62	442.1
3. Manufacturing	15,589	123,326.7	13,882	110,024.8	17,447	124,206.6
4. Construction	5	58.0	7	50.8	10	151.6
5. Electricity, Gas, Water & Sanitary Services	1	13.4	4	1,476.7	28	8,185.0
6. Commerce:	1,430	15,413.7	1,989	21,777.1	2,144	12,454.4
(a) Export Bills (Traditional Export)	508	4,058.9	802	9,142.5	827	4,969.5
(i) Wool & Goat Hair	50	191.2				
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	367	3,496.0	592	7,491.5	485	3,204.7
(iv) Cotton Yarn (Local)	81	352.7	194	1,557.2	308	1,640.0
(v) Sports Goods	8	11.7	3	4.8	34	124.7
(vi) Surgical Instruments	2	7.3	13	89.0		
(b) Export Bills (Non-Traditional Exports)	246	1,495.5	512	4,091.8	261	1,384.3
(i) Brass-ware and Handicrafts			4	6.5		
(ii) Carpets & Rugs			2	27.0	2	29.1
(iii) Footwear & Leather Goods	11	95.3	86	684.3	27	87.3
(iv) Handloom Products, Towels and Hosiery	22	101.9	44	314.9	17	29.9
(v) Readymade Garments	60	485.9	184	2,063.8	69	497.1
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills	153	812.4	192	995.3	146	740.9
(c) Import Bills Payable in Pakistan	535	7,326.5	527	6,730.7	554	4,185.2
(d) Inland Bills (Inc. Local Bills)	141	2,532.8	147	1,794.1	430	1,652.8
(e) Non-bank Financial Institutions			1	18.0		
(f) Other Foreign Bill (Clean Outward Bills)					72	262.6
7. Transport, Storage & Communication		8,235.2	358	4,622.2	64	3,796.1
8. Services	1,198	9,397.4	405	5,738.7	16	2,716.9
9. Other Private (Business)	177	6,580.0	109	3,665.5	470	7,324.5
D. Trust Funds and Non-profit Organisations						
E. Others	12	41.3	3	1,245.0		
Total	18,597	171,621.2	16,881	152,013.2	20,463	167,683.4

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

Economic Group	(Million Rupees)					
	30 - 06 - 17		31 - 12 - 16		30 - 06 - 16	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents					331	10.4
A. Business						
B. Other Foreign Constituents					331	10.4
II. Domestic Constituents:	490	4,974.3	561	4,936.0	358	2,483.6
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):	490	4,974.3	561	4,936.0	358	2,483.6
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	1	38.8				
3. Manufacturing	485	3,734.2	558	4,114.0	357	2,325.6
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	4	1,201.3	3	822.0	1	158.0
6. Commerce:						
(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)						
(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	490	4,974.3	561	4,936.0	689	2,494.0