



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

# 4.1 Classification of Bills Purchased and Discounted

## All Banks

(Million Rupees)

Economic Group	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
<b>I. Non-Residents</b>	331	10.4	72	7.8	6	26.1
A. Business					1	13.4
B. Other Foreign Constituents	331	10.4	72	7.8	5	12.7
<b>II. Domestic Constituents:</b>	25,214	190,079.9	17,932	171,832.2	19,570	201,396.4
A. Government	11	1,546.3	6	241.4	5	868.2
B. Public Sector Enterprises:	59	7,195.3	79	11,314.1	41	8,044.7
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing					1	864.1
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	42	6,743.1	12	8,568.0	11	3,753.0
6. Commerce:	17	452.2	21	416.2	29	3,427.6
(a) Export Bills			1	26.8	25	3,257.5
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products			1	26.8	25	3,257.5
(v) Petroleum & Petroleum Products						
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills						
(b) Import Bills Payable in Pakistan	16	245.2	19	11.9	1	54.6
(c) Inland Bills (To Include Local Bills)	1	207.0	1	377.5	3	115.4
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises			46	2,330.0		
C. Private Sector (Business):	25,144	181,338.3	17,847	160,276.7	18,645	192,247.3
1. Agriculture, Forestry, Hunting & Fishing:	181	1,296.6	27	326.0	152	1,009.4
(a) Primary Products	145	367.4	25	261.3	126	710.0
(i) Cotton	31	1.5	3	107.9	11	49.7
(ii) Rice	37	291.7	22	153.4	75	356.2
(iii) Sugarcane					3	3.0
(iv) Tobacco						
(v) Other Primary Products	77	74.2			37	301.1
(b) Other Agriculture, Forestry, Hunting & Fishing	36	929.2	2	64.7	26	299.5
2. Mining & Quarrying	62	442.1	64	502.5	37	737.4
3. Manufacturing	18,683	140,774.5	13,892	120,801.0	11,894	121,505.2
4. Construction	430	788.1	153	1,500.3	164	1,593.2
5. Electricity, Gas, Water & Sanitary Services	29	8,343.0	92	9,798.4	204	11,189.4
6. Commerce:	2,375	14,825.5	2,419	15,972.0	5,031	47,963.5
(a) Export Bills (Traditional Export)	827	4,969.5	1,227	7,265.7	2,717	21,617.1
(i) Wool & Goat Hair			1	2.6	9	117.0
(ii) Hides & Skins					2	3.9
(iii) Cotton Textiles (Local)	485	3,204.7	813	6,313.9	1,626	15,822.7
(iv) Cotton Yarn (Local)	308	1,640.0	340	511.6	958	5,159.2
(v) Sports Goods	34	124.7	59	381.8	78	422.7
(vi) Surgical Instruments			14	55.7	44	91.7
(b) Export Bills (Non-Traditional Exports)	283	1,460.6	571	3,505.2	840	6,176.3
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs	2	29.1				
(iii) Footwear & Leather Goods	27	87.3	32	294.5	220	2,507.3
(iv) Handloom Products, Towels and Hosiery	17	29.9	46	158.5	75	286.0
(v) Readymade Garments	79	534.4	263	1,321.3	320	1,885.2
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills	158	779.9	230	1,730.9	225	1,497.8
(c) Import Bills Payable in Pakistan	759	6,479.7	478	4,763.6	1,054	11,365.0
(d) Inland Bills (Inc. Local Bills)	434	1,653.0	139	399.1	400	8,624.8
(e) Non-bank Financial Institutions					1	27.0
(f) Other Foreign Bill (Clean Outward Bills)	72	262.6	4	38.5	19	153.3
7. Transport, Storage & Communication	75	3,902.6	23	3,722.6	786	4,320.8
8. Services	18	2,722.6	25	2,685.7	68	335.5
9. Other Private (Business)	3,291	8,243.3	1,152	4,968.2	309	3,593.0
D. Trust Funds and Non-profit Organisations						
E. Others					879	236.3
<b>Total</b>	<b>25,545</b>	<b>190,090.3</b>	<b>18,004</b>	<b>171,840.1</b>	<b>19,576</b>	<b>201,422.5</b>

## 4.1.1 Classification of Bills Purchased and Discounted

### Public Sector Banks

(Million Rupees)

Economic Group	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
<b>I. Non-Residents</b>						
A. Business			1	3.4	1	13.4
B. Other Foreign Constituents			1	3.4		
<b>II. Domestic Constituents:</b>						
A. Government	4,393	19,912.9	1,864	18,853.0	3,022	38,496.2
B. Public Sector Enterprises:	29	1,632.1	46	2,330.0	1	864.1
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying					1	864.1
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	29	1,632.1				
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			46	2,330.0		
C. Private Sector (Business):	4,364	18,280.8	1,818	16,523.0	2,142	37,395.8
1. Agriculture, Forestry, Hunting & Fishing:					3	3.0
(a) Primary Products					3	3.0
(i) Cotton						
(ii) Rice						
(iii) Sugarcane					3	3.0
(iv) Tobacco						
(v) Other Primary Products						
(b) Other Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing	879	14,242.3	769	13,859.9	892	29,853.6
4. Construction	420	636.5	152	1,492.8	163	1,585.6
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	231	2,371.0	345	1,136.5	700	4,152.2
(a) Export Bills (Traditional Export)			8	55.4	242	3,310.4
(i) Wool & Goat Hair						
(ii) Hides & Skins					1	1.1
(iii) Cotton Textiles ( Local )			2	12.0	172	3,041.6
(iv) Cotton Yarn ( Local )			6	43.4	4	33.6
(v) Sports Goods					52	211.4
(vi) Surgical Instruments					13	22.8
(b) Export Bills (Non-Traditional Exports)	22	76.3	42	112.6	47	191.0
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods					6	66.7
(iv) Handloom Products, Towels and Hosiery						
(v) Readymade Garments	10	37.3	21	55.3		
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills	12	39.0	21	57.3	41	124.2
(c) Import Bills Payable in Pakistan	205	2,294.6	227	956.6	407	650.6
(d) Inland Bills (Inc. Local Bills)	4	0.2	68	11.8	4	0.2
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)						
7. Transport, Storage & Communication	11	106.5			380	1,789.4
8. Services	2	5.7			4	12.0
9. Other Private (Business)	2,821	918.8	552	33.9		
D. Trust Funds and Non-profit Organisations						
E. Others					879	236.3
<b>Total</b>	<b>4,393</b>	<b>19,912.9</b>	<b>1,865</b>	<b>18,856.4</b>	<b>3,023</b>	<b>38,509.6</b>

## 4.1.2 Classification of Bills Purchased and Discounted

### Domestic Private Banks

(Million Rupees)

Economic Group	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
<b>I. Non-Residents</b>						
A. Business						
B. Other Foreign Constituents						
<b>II. Domestic Constituents:</b>	<b>20,463</b>	<b>167,683.4</b>	<b>15,441</b>	<b>148,562.3</b>	<b>16,081</b>	<b>159,382.2</b>
A. Government	11	1,546.3	6	241.4	5	868.2
B. Public Sector Enterprises:	30	5,563.2	33	8,984.2	40	7,180.6
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	13	5,111.0	12	8,568.0	11	3,753.0
6. Commerce:	17	452.2	21	416.2	29	3,427.6
(a) Export Bills			1	26.8	25	3,257.5
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products			1	26.8	25	3,257.5
(v) Petroleum & Petroleum Products						
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills						
(b) Import Bills Payable in Pakistan	16	245.2	19	11.9	1	54.6
(c) Inland Bills (To Include Local Bills)	1	207.0	1	377.5	3	115.4
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises						
C. Private Sector (Business):	20,422	160,573.9	15,402	139,336.7	16,036	151,333.4
1. Agriculture, Forestry, Hunting & Fishing:	181	1,296.6	27	326.0	149	1,006.4
(a) Primary Products	145	367.4	25	261.3	123	706.9
(i) Cotton	31	1.5	3	107.9	11	49.7
(ii) Rice	37	291.7	22	153.4	75	356.2
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products	77	74.2			37	301.1
(b) Other Agriculture, Forestry, Hunting & Fishing	36	929.2	2	64.7	26	299.5
2. Mining & Quarrying	62	442.1	64	502.5	37	737.4
3. Manufacturing	17,447	124,206.6	12,500	103,569.0	10,541	89,608.5
4. Construction	10	151.6	1	7.6	1	7.6
5. Electricity, Gas, Water & Sanitary Services	28	8,185.0	88	8,753.4	198	9,714.4
6. Commerce:	2,144	12,454.4	2,074	14,835.5	4,331	43,811.3
(a) Export Bills (Traditional Export)	827	4,969.5	1,219	7,210.2	2,475	18,306.6
(i) Wool & Goat Hair			1	2.6	9	117.0
(ii) Hides & Skins					1	2.8
(iii) Cotton Textiles (Local)	485	3,204.7	811	6,301.9	1,454	12,781.1
(iv) Cotton Yarn (Local)	308	1,640.0	334	468.2	954	5,125.6
(v) Sports Goods	34	124.7	59	381.8	26	211.3
(vi) Surgical Instruments			14	55.7	31	68.9
(b) Export Bills (Non-Traditional Exports)	261	1,384.3	529	3,392.6	793	5,985.3
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs	2	29.1				
(iii) Footwear & Leather Goods	27	87.3	32	294.5	214	2,440.6
(iv) Handloom Products, Towels and Hosiery	17	29.9	46	158.5	75	286.0
(v) Readymade Garments	69	497.1	242	1,266.0	320	1,885.2
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills	146	740.9	209	1,673.6	184	1,373.6
(c) Import Bills Payable in Pakistan	554	4,185.2	251	3,807.0	647	10,714.4
(d) Inland Bills (Inc. Local Bills)	430	1,652.8	71	387.3	396	8,624.6
(e) Non-bank Financial Institutions					1	27.0
(f) Other Foreign Bill (Clean Outward Bills)	72	262.6	4	38.5	19	153.3
7. Transport, Storage & Communication	64	3,796.1	23	3,722.6	406	2,531.4
8. Services	16	2,716.9	25	2,685.7	64	323.4
9. Other Private (Business)	470	7,324.5	600	4,934.4	309	3,593.0
D. Trust Funds and Non-profit Organisations						
E. Others						
<b>Total</b>	<b>20,463</b>	<b>167,683.4</b>	<b>15,441</b>	<b>148,562.3</b>	<b>16,081</b>	<b>159,382.2</b>

## 4.1.3 Classification of Bills Purchased and Discounted

### Foreign Banks

(Million Rupees)

Economic Group	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of	Amount	No. of	Amount	No. of	Amount
	Bills		Bills		Bills	
<b>I. Non-Residents</b>	331	10.4	71	4.4	5	12.7
A. Business						
B. Other Foreign Constituents	331	10.4	71	4.4	5	12.7
<b>II. Domestic Constituents:</b>	358	2,483.6	627	4,417.0	467	3,518.1
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):	358	2,483.6	627	4,417.0	467	3,518.1
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	357	2,325.6	623	3,372.0	461	2,043.1
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	1	158.0	4	1,045.0	6	1,475.0
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						
<b>Total</b>	<b>689</b>	<b>2,494.0</b>	<b>698</b>	<b>4,421.4</b>	<b>472</b>	<b>3,530.7</b>