

**Bills Purchased & Discounted by  
Scheduled Banks**

# 4.1 Classification of Bills Purchased and Discounted

## All Banks

(Million Rupees)

Economic Group	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
<b>I. Non-Residents</b>					82	5.8
A. Business					82	5.8
B. Other Foreign Constituents						
<b>II. Domestic Constituents:</b>	16,721	271,665.3	18,806	258,592.3	20,222	241,347.8
A. Government	6	197.7	9	1,507.6	46	2,933.8
B. Public Sector Enterprises:	546	12,032.6	627	3,801.2	61	6,416.2
1. Agriculture, Forestry, Hunting & Fishing	9	2,450.5	609	2,461.9		
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	13	4,998.0	8	1,043.0	3	961.7
6. Commerce:	66	1,078.9	10	296.3	25	5,453.9
(a) Export Bills	57	1,078.8	1	216.3	15	3,723.4
(i) Raw Cotton						
(ii) Rice					1	..
(iii) Cotton Textiles (Local)	51	65.6				
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products	5	996.9			13	2,593.1
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills	1	16.3	1	216.3	1	1,130.3
(b) Import Bills Payable in Pakistan						
(c) Inland Bills (To Include Local Bills)	9	0.1	9	80.0	10	1,730.5
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises	458	3,505.2			33	0.5
C. Private Sector (Business):	15,389	259,336.1	18,170	253,283.4	20,094	231,010.3
1. Agriculture, Forestry, Hunting & Fishing:	155	4,802.8	11	111.7	33	7,928.1
(a) Primary Products	152	4,768.6	11	111.7	30	7,917.1
(i) Cotton	3	15.4			29	7,743.2
(ii) Rice	5	1,130.3	6	50.0	1	173.9
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products	144	3,623.0	5	61.7		
(b) Other Agriculture, Forestry, Hunting & Fishing	3	34.2			3	11.0
2. Mining & Quarrying	36	194.7	30	332.3	24	392.2
3. Manufacturing	12,606	176,600.2	14,497	189,484.8	14,669	139,160.4
4. Construction	24	564.8	15	439.5	13	347.9
5. Electricity, Gas, Water & Sanitary Services	5	1,003.7	6	1,976.8	4	49.9
6. Commerce:	1,997	48,531.2	2,939	39,185.3	3,890	56,073.8
(a) Export Bills (Traditional Export)	190	4,461.1	489	5,162.7	900	10,675.7
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	141	2,546.7	316	3,088.2	654	6,820.3
(iv) Cotton Yarn (Local)	46	1,867.8	171	2,067.5	246	3,855.4
(v) Sports Goods	2	44.6	1	4.4		
(vi) Surgical Instruments	1	2.1	1	2.6		
(b) Export Bills (Non-Traditional Exports)	130	2,954.5	729	11,003.3	1,075	19,959.2
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods	24	412.4	472	5,892.6	437	2,798.7
(iv) Handloom Products, Towels and Hosiery			84	792.8	282	4,009.9
(v) Readymade Garments	5	47.5	129	3,738.7	211	3,088.7
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)					5	51.6
(vii) Other Export Bills	101	2,494.7	44	579.2	140	10,010.4
(c) Import Bills Payable in Pakistan	649	16,656.0	1,166	13,111.9	1,185	11,066.1
(d) Inland Bills (Inc. Local Bills)	984	24,145.5	531	9,738.1	727	14,361.5
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)	44	314.1	24	169.2	3	11.4
7. Transport, Storage & Communication	78	9,449.9	230	10,821.7	400	9,523.5
8. Services	363	10,373.7	338	5,903.1	567	6,379.0
9. Other Private (Business)	125	7,815.0	104	5,028.2	494	11,155.4
D. Trust Funds and Non-profit Organisations						
E. Others	780	98.9			21	987.6
<b>Total</b>	<b>16,721</b>	<b>271,665.3</b>	<b>18,806</b>	<b>258,592.3</b>	<b>20,304</b>	<b>241,353.6</b>

## 4.1.1 Classification of Bills Purchased and Discounted

### Public Sector Banks

Economic Group	(Million Rupees)					
	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
<b>I. Non-Residents</b>					82	5.8
A. Business					82	5.8
B. Other Foreign Constituents						
<b>II. Domestic Constituents:</b>	1,709	52,306.3	2,809	48,719.7	2,508	39,029.9
A. Government			3	9.0		
B. Public Sector Enterprises:	518	3,570.9	617	2,541.8	42	0.6
1. Agriculture, Forestry, Hunting & Fishing			608	2,461.8		
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	60	65.7	9	80.0	9	..
(a) Export Bills	51	65.6				
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)	51	65.6				
(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)	9	0.1	9	80.0	9	..
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises	458	3,505.2			33	0.5
C. Private Sector (Business):	411	48,636.5	2,189	46,168.9	2,450	38,474.3
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	218	44,261.1	1,657	43,053.4	1,102	24,579.6
4. Construction	1	7.0	8	314.0	7	139.0
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	21	1,925.5	516	2,540.5	821	6,750.0
(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	1	3.4	3	14.3
(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	1	3.4	2	10.5
(c) Import Bills Payable in Pakistan	16	1,921.9	480	2,465.0	454	1,532.0
(d) Inland Bills (Inc. Local Bills)	4	0.2	32	34.5	177	5,202.4
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)						
7. Transport, Storage & Communication						
8. Services	163	280.5	8	261.0	166	91.1
9. Other Private (Business)	8	2,162.3			354	6,914.6
D. Trust Funds and Non-profit Organisations						
E. Others	780	98.9			16	555.1
<b>Total</b>	<b>1,709</b>	<b>52,306.3</b>	<b>2,809</b>	<b>48,719.7</b>	<b>2,590</b>	<b>39,035.8</b>

## 4.1.2 Classification of Bills Purchased and Discounted

### Domestic Private Banks

(Million Rupees)

Economic Group	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	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>14,636</b>	<b>215,152.8</b>	<b>14,944</b>	<b>196,651.3</b>	<b>16,538</b>	<b>194,815.1</b>
A. Government	6	197.7	6	1,498.7	46	2,933.8
B. Public Sector Enterprises:	28	8,461.7	10	1,259.4	19	6,415.6
1. Agriculture, Forestry, Hunting & Fishing	9	2,450.5	1	..		
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	13	4,998.0	8	1,043.0	3	961.7
6. Commerce:	6	1,013.2	1	216.3	16	5,453.9
(a) Export Bills	6	1,013.2	1	216.3	15	3,723.4
(i) Raw Cotton						
(ii) Rice					1	..
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products	5	996.9			13	2,593.1
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills	1	16.3	1	216.3	1	1,130.3
(b) Import Bills Payable in Pakistan						
(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						
C. Private Sector (Business):	14,602	206,493.4	14,928	193,893.3	16,468	185,033.3
1. Agriculture, Forestry, Hunting & Fishing:	155	4,802.8	11	111.7	33	7,928.1
(a) Primary Products	152	4,768.6	11	111.7	30	7,917.1
(i) Cotton	3	15.4			29	7,743.2
(ii) Rice	5	1,130.3	6	50.0	1	173.9
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products	144	3,623.0	5	61.7		
(b) Other Agriculture, Forestry, Hunting & Fishing	3	34.2			3	11.0
2. Mining & Quarrying	36	194.7	30	332.3	24	392.2
3. Manufacturing	12,016	129,131.4	11,802	141,331.9	12,396	109,994.8
4. Construction	23	557.8	7	125.5	6	208.9
5. Electricity, Gas, Water & Sanitary Services	1	5.2			4	49.9
6. Commerce:	1,976	46,605.7	2,414	30,499.9	3,064	46,407.1
(a) Export Bills (Traditional Export)	190	4,461.1	486	5,125.0	713	10,674.4
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	141	2,546.7	313	3,050.6	467	6,819.0
(iv) Cotton Yarn (Local)	46	1,867.8	171	2,067.5	246	3,855.4
(v) Sports Goods	2	44.6	1	4.4		
(vi) Surgical Instruments	1	2.1	1	2.6		
(b) Export Bills (Non-Traditional Exports)	129	2,951.1	728	10,999.9	1,072	19,944.9
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods	24	412.4	472	5,892.6	437	2,798.7
(iv) Handloom Products, Towels and Hosiery			84	792.8	282	4,009.9
(v) Readymade Garments	5	47.5	129	3,738.7	210	3,084.9
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)					5	51.6
(vii) Other Export Bills	100	2,491.3	43	575.8	138	9,999.9
(c) Import Bills Payable in Pakistan	633	14,734.0	686	10,646.9	731	9,534.1
(d) Inland Bills (Inc. Local Bills)	980	24,145.3	490	3,558.8	545	6,242.3
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)	44	314.1	24	169.2	3	11.4
7. Transport, Storage & Communication	78	9,449.9	230	10,821.7	400	9,523.5
8. Services	200	10,093.2	330	5,642.1	401	6,287.9
9. Other Private (Business)	117	5,652.7	104	5,028.2	140	4,240.8
D. Trust Funds and Non-profit Organisations						
E. Others					5	432.5
<b>Total</b>	<b>14,636</b>	<b>215,152.8</b>	<b>14,944</b>	<b>196,651.3</b>	<b>16,538</b>	<b>194,815.1</b>

## 4.1.3 Classification of Bills Purchased and Discounted

### Foreign Banks

Economic Group	(Million Rupees)					
	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	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>	376	4,206.2	1,053	13,221.2	1,176	7,502.8
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):	376	4,206.2	1,053	13,221.2	1,176	7,502.8
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	372	3,207.7	1,038	5,099.6	1,171	4,586.0
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	4	998.5	6	1,976.8		
6. Commerce:			9	6,144.8	5	2,916.7
(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
(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>376</b>	<b>4,206.2</b>	<b>1,053</b>	<b>13,221.2</b>	<b>1,176</b>	<b>7,502.8</b>

