

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

## 4.1 Classification of Bills Purchased and Discounted

### All Banks

Economic Group	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	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>	20,222	241,347.8	21,122	225,650.5	23,087	208,966.9
A. Government	46	2,933.8	39	729.9	27	7,506.2
B. Public Sector Enterprises:	61	6,416.2	37	2,301.4	26	2,934.8
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	3	961.7			1	350.0
6. Commerce:	25	5,453.9	36	2,284.4	25	2,584.8
(a) Export Bills	15	3,723.4	10	2,254.1	2	2,529.8
(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			2	2,529.8
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills	1	1,130.3	3	174.3		
(b) Import Bills Payable in Pakistan			17	30.2	23	55.0
(c) Inland Bills (To Include Local Bills)	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):	20,094	231,010.3	21,046	222,619.2	23,022	198,484.6
1. Agriculture, Forestry, Hunting & Fishing:	33	7,928.1	306	8,749.8	47	202.5
(a) Primary Products	30	7,917.1	304	8,748.0	47	202.5
(i) Cotton	29	7,743.2	263	8,439.5		
(ii) Rice	1	173.9	16	253.9	17	103.4
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products			25	54.5	30	99.1
(b) Other Agriculture, Forestry, Hunting & Fishing	3	11.0	2	1.8		
2. Mining & Quarrying	24	392.2	7	601.0	17	473.3
3. Manufacturing	14,669	139,160.4	16,252	141,338.4	18,987	147,626.2
4. Construction	13	347.9	593	2,346.4	465	7,073.8
5. Electricity, Gas, Water & Sanitary Services	4	49.9	8	4,279.6	5	1,214.7
6. Commerce:	3,890	56,073.8	3,072	44,257.9	1,840	16,545.1
(a) Export Bills (Traditional Export)	900	10,675.7	884	13,760.6	509	4,065.9
(i) Wool & Goat Hair					50	191.2
(ii) Hides & Skins						
(iii) Cotton Textiles ( Local )	654	6,820.3	717	11,593.0	368	3,503.0
(iv) Cotton Yarn ( Local )	246	3,855.4	158	2,138.3	81	352.7
(v) Sports Goods			7	23.9	8	11.7
(vi) Surgical Instruments			2	5.4	2	7.3
(b) Export Bills (Non-Traditional Exports)	1,075	19,959.2	771	12,421.1	268	1,560.1
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods	437	2,798.7	107	990.7	11	95.3
(iv) Handloom Products, Towels and Hosiery	282	4,009.9	84	503.3	22	101.9
(v) Readymade Garments	211	3,088.7	248	1,755.8	68	510.0
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)	5	51.6	9	37.5		
(vii) Other Export Bills	140	10,010.4	323	9,133.9	167	853.0
(c) Import Bills Payable in Pakistan	1,185	11,066.1	962	7,931.7	910	8,335.4
(d) Inland Bills (Inc. Local Bills)	727	14,361.5	449	9,697.0	153	2,583.6
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)	3	11.4	6	447.5		
7. Transport, Storage & Communication	400	9,523.5	75	8,980.6		8,311.4
8. Services	567	6,379.0	323	5,846.7	1,228	9,830.4
9. Other Private (Business)	494	11,155.4	410	6,218.7	354	7,207.4
D. Trust Funds and Non-profit Organisations						
E. Others	21	987.6			12	41.3
<b>Total</b>	<b>20,304</b>	<b>241,353.6</b>	<b>21,122</b>	<b>225,650.5</b>	<b>23,087</b>	<b>208,966.9</b>

## 4.1.1 Classification of Bills Purchased and Discounted

### Public Sector Banks

Economic Group	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	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>	2,508	39,029.9	3,172	32,019.2	4,000	32,371.4
A. Government						
B. Public Sector Enterprises:	42	0.6	16	14.9	1	2,522.4
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	9	..	16	14.9	1	2,522.4
(a) Export Bills			1	3.4	1	2,522.4
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products					1	2,522.4
(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	..	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):	2,450	38,474.3	3,156	32,004.3	3,999	29,849.0
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	1,102	24,579.6	1,829	27,163.8	2,913	20,565.3
4. Construction	7	139.0	592	2,338.9	460	7,015.8
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	821	6,750.0	510	1,425.1	410	1,131.4
(a) Export Bills (Traditional Export)	187	1.3			1	7.0
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles ( Local )	187	1.3			1	7.0
(iv) Cotton Yarn ( Local )						
(v) Sports Goods						
(vi) Surgical Instruments						
(b) Export Bills (Non-Traditional Exports)	3	14.3	2	106.7	22	64.6
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods						
(iv) Handloom Products, Towels and Hosiery						
(v) Readymade Garments	1	3.8			8	24.1
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills	2	10.5	2	106.7	14	40.5
(c) Import Bills Payable in Pakistan	454	1,532.0	498	1,251.6	375	1,008.9
(d) Inland Bills (Inc. Local Bills)	177	5,202.4	10	66.7	12	50.9
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)						
7. Transport, Storage & Communication			7	54.7	9	76.2
8. Services	166	91.1	5	35.7	30	433.0
9. Other Private (Business)	354	6,914.6	205	459.0	177	627.4
D. Trust Funds and Non-profit Organisations						
E. Others	16	555.1				
<b>Total</b>	<b>2,590</b>	<b>39,035.8</b>	<b>3,172</b>	<b>32,019.2</b>	<b>4,000</b>	<b>32,371.4</b>

## 4.1.2 Classification of Bills Purchased and Discounted

### Domestic Private Banks

Economic Group	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	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>16,538</b>	<b>194,815.1</b>	<b>17,299</b>	<b>186,587.6</b>	<b>18,597</b>	<b>171,621.2</b>
A. Government	46	2,933.8	39	729.9	27	7,506.2
B. Public Sector Enterprises:	19	6,415.6	21	2,286.5	25	412.3
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	3	961.7			1	350.0
6. Commerce:	16	5,453.9	20	2,269.5	24	62.3
(a) Export Bills	15	3,723.4	9	2,250.7	1	7.4
(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			1	7.4
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills	1	1,130.3	2	170.9		
(b) Import Bills Payable in Pakistan			11	18.8	23	55.0
(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):	16,468	185,033.3	17,239	183,571.3	18,533	163,661.3
1. Agriculture, Forestry, Hunting & Fishing:	33	7,928.1	298	8,222.7	47	202.5
(a) Primary Products	30	7,917.1	296	8,220.9	47	202.5
(i) Cotton	29	7,743.2	255	7,912.4		
(ii) Rice	1	173.9	16	253.9	17	103.4
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products			25	54.5	30	99.1
(b) Other Agriculture, Forestry, Hunting & Fishing	3	11.0	2	1.8		
2. Mining & Quarrying	24	392.2	7	601.0	16	434.5
3. Manufacturing	12,396	109,994.8	13,777	111,330.8	15,589	123,326.7
4. Construction	6	208.9	1	7.6	5	58.0
5. Electricity, Gas, Water & Sanitary Services	4	49.9	8	4,279.6	1	13.4
6. Commerce:	3,064	46,407.1	2,557	38,633.0	1,430	15,413.7
(a) Export Bills (Traditional Export)	713	10,674.4	884	13,760.6	508	4,058.9
(i) Wool & Goat Hair					50	191.2
(ii) Hides & Skins						
(iii) Cotton Textiles ( Local )	467	6,819.0	717	11,593.0	367	3,496.0
(iv) Cotton Yarn ( Local )	246	3,855.4	158	2,138.3	81	352.7
(v) Sports Goods			7	23.9	8	11.7
(vi) Surgical Instruments			2	5.4	2	7.3
(b) Export Bills (Non-Traditional Exports)	1,072	19,944.9	769	12,314.4	246	1,495.5
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods	437	2,798.7	107	990.7	11	95.3
(iv) Handloom Products, Towels and Hosiery	282	4,009.9	84	503.3	22	101.9
(v) Readymade Garments	210	3,084.9	248	1,755.8	60	485.9
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)	5	51.6	9	37.5		
(vii) Other Export Bills	138	9,999.9	321	9,027.1	153	812.4
(c) Import Bills Payable in Pakistan	731	9,534.1	464	6,680.1	535	7,326.5
(d) Inland Bills (Inc. Local Bills)	545	6,242.3	434	5,430.5	141	2,532.8
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)	3	11.4	6	447.5		
7. Transport, Storage & Communication	400	9,523.5	68	8,925.9		8,235.2
8. Services	401	6,287.9	318	5,811.0	1,198	9,397.4
9. Other Private (Business)	140	4,240.8	205	5,759.8	177	6,580.0
D. Trust Funds and Non-profit Organisations						
E. Others	5	432.5			12	41.3
<b>Total</b>	<b>16,538</b>	<b>194,815.1</b>	<b>17,299</b>	<b>186,587.6</b>	<b>18,597</b>	<b>171,621.2</b>

## 4.1.3 Classification of Bills Purchased and Discounted

### Foreign Banks

Economic Group	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	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>	1,176	7,502.8	651	7,043.7	490	4,974.3
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):	1,176	7,502.8	651	7,043.7	490	4,974.3
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					1	38.8
3. Manufacturing	1,171	4,586.0	646	2,843.9	485	3,734.2
4. Construction						
5. Electricity, Gas, Water & Sanitary Services					4	1,201.3
6. Commerce:	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)	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						
<b>Total</b>	<b>1,176</b>	<b>7,502.8</b>	<b>651</b>	<b>7,043.7</b>	<b>490</b>	<b>4,974.3</b>