

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Dec-22				Sep-23				Dec-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
	1. FOREIGN CONSTITUENTS	-	-	301	301	-	-	1,458	1,458	-	-	984
2. DOMESTIC CONSTITUENTS	148,366	45,435	156,050	349,850	132,114	42,837	231,593	406,543	113,795	31,449	222,799	368,042
I. GOVERNMENT	-	77	-	77	-	28	-	28	-	396	-	396
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	20,881	491	0	21,372	18,237	155	0	18,392	11,769	258	0	12,027
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	127,484	44,854	156,050	328,388	113,877	42,654	231,593	388,123	102,026	30,795	222,799	355,620
A. Agriculture, forestry and fishing	10	83	173	265	41	-	222	262	133	92	531	755
B. Mining and quarrying	-	1,322	19	1,341	7	1,322	77	1,406	-	1,322	296	1,618
C. Manufacturing	80,361	33,912	139,485	253,758	73,660	29,509	200,906	304,076	66,172	23,562	198,058	287,792
1 - Manufacture of food products	8,411	9,133	6,791	24,336	12,080	5,283	12,120	29,483	11,535	6,507	13,581	31,623
2 - Manufacture of beverages	100	526	-	626	1,306	469	15	1,789	1,306	465	-	1,771
3 - Manufacture of textiles	37,076	9,329	104,112	150,518	42,454	8,951	157,401	208,806	36,223	4,453	152,351	193,026
4 - Manufacture of wearing apparel	719	1,677	20,617	23,013	896	1,832	21,444	24,172	419	1,528	23,445	25,393
5 - Manufacture of leather and related products	-	577	2,803	3,381	-	1,316	3,694	5,010	21	646	3,494	4,161
6 - Manufacture of paper and paper products	33	505	251	789	198	1,074	360	1,632	102	244	244	590
7 - Manufacture of coke and refined petroleum products	15,046	2,336	-	17,382	948	4,247	-	5,195	134	1,485	-	1,619
8 - Manufacture of chemicals and chemical products	9,529	4,737	579	14,844	10,798	1,027	247	12,072	8,835	1,619	209	10,663
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121	93	62	276	85	203	102	390	85	178	92	355
10 - Manufacture of rubber and plastics products	567	627	318	1,512	238	1,204	655	2,096	-	2,391	1,138	3,529
11 - Manufacture of other non-metallic mineral products	149	236	507	892	20	416	1,757	2,193	20	86	882	988
12 - Manufacture of basic metals	258	1,307	-	1,566	214	1,014	94	1,322	131	1,521	283	1,934
13 - Manufacture of fabricated metal products, except machinery and equipment	312	61	16	389	367	47	16	430	328	28	16	371
14 - Manufacture of computer, electronic and optical products	126	250	15	391	128	19	-	148	39	19	-	58
15 - Manufacture of electrical equipment	165	1,054	76	1,295	128	1,048	122	1,298	202	809	78	1,089
16 - Manufacture of machinery and equipment	-	24	638	662	-	55	391	446	15	149	301	465
17 - Manufacture of motor vehicles, trailers and semi-trailers	560	1,226	487	2,273	530	1,146	119	1,795	360	1,146	8	1,514
18 - Manufacture of furniture	225	32	-	257	10	83	-	93	10	85	-	95
19 - Other manufacturing n.e.s	6,964	182	2,213	9,359	3,261	74	2,370	5,705	6,408	204	1,937	8,549
D. Electricity, gas, steam and air conditioning supply	3,697	216	200	4,113	127	135	315	577	1,311	538	315	2,164
E. Water supply; sewerage, waste management and remediation activities	230	-	-	230	-	80	-	80	-	361	-	361
F. Construction	255	373	48	676	-	5	-	5	34	83	-	117
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	17,888	6,729	15,154	39,770	18,175	9,042	28,681	55,898	15,558	2,382	22,180	40,121
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	12	31	43	-	885	79	964	-	0	98	98
2 - Wholesale trade, except of motor vehicles and motorcycles	6,181	5,838	3,558	15,576	7,407	7,687	4,599	19,693	4,190	1,350	5,747	11,287
3 - Retail trade, except of motor vehicles and motorcycles	11,706	879	11,565	24,151	10,768	471	24,003	35,242	11,368	1,031	16,335	28,735
H. Transportation and storage	7	1,772	100	1,879	7	1,772	120	1,899	27	1,772	140	1,939
I. Accommodation and food service activities	-	-	118	118	-	203	-	203	-	115	-	115
J. Information and communication	12,985	144	267	13,397	11,285	223	673	12,180	11,398	101	662	12,161
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	2,408	14	147	2,569	1	223	254	477	510	324	84	918
M. Administrative and support service activities	4,114	67	285	4,466	4,001	136	286	4,423	2,838	138	529	3,506
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,531	218	53	5,802	6,574	-	59	6,633	4,045	-	3	4,048
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	12	-	12	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	148,366	45,435	156,351	350,151	132,114	42,837	233,050	408,001	113,795	31,449	223,783	369,026

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Dec-22				Sep-23				Dec-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
	1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	47,736	5,493	7,804	61,033	40,858	12,490	12,407	65,755	27,670	3,146	10,493	41,308
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	10,036	491	-	10,527	8,400	155	-	8,555	4,460	258	-	4,718
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	37,700	5,002	7,804	50,506	32,458	12,334	12,407	57,200	23,210	2,887	10,493	36,590
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	32,279	3,636	7,598	43,513	28,846	8,241	12,148	49,235	19,473	1,428	10,045	30,947
1 - Manufacture of food products	1,752	-	898	2,650	2,417	-	2	2,419	1,951	-	2	1,953
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	15,036	2,261	5,652	22,949	17,007	3,024	8,409	28,440	10,634	293	8,103	19,030
4 - Manufacture of wearing apparel	56	-	116	172	478	-	1,260	1,738	84	-	524	608
5 - Manufacture of leather and related products	-	365	127	492	-	804	134	938	10	211	90	311
6 - Manufacture of paper and paper products	-	314	128	442	-	997	246	1,244	-	215	244	459
7 - Manufacture of coke and refined petroleum products	9,861	-	-	9,861	948	2,645	-	3,593	134	133	-	267
8 - Manufacture of chemicals and chemical products	5,454	-	-	5,454	7,866	-	-	7,866	6,530	-	-	6,530
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	34	-	34	-	94	-	94	-	45	-	45
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	236	419	655	-	229	1,740	1,969	-	86	731	817
12 - Manufacture of basic metals	-	0	-	0	-	0	-	0	-	0	-	0
13 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10	-	-	10	10	19	-	29	10	19	-	29
15 - Manufacture of electrical equipment	100	-	31	131	100	-	32	132	100	-	33	133
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426	-	426	-	426	-	426	-	426	-	426
18 - Manufacture of furniture	-	-	-	-	10	-	-	10	10	-	-	10
19 - Other manufacturing n.e.s	10	-	226	236	10	-	324	334	10	-	318	328
D. Electricity, gas, steam and air conditioning supply	761	-	-	761	125	-	-	125	125	-	-	125
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,927	45	181	2,152	729	2,772	213	3,714	606	138	448	1,192
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	1,897	-	181	2,077	729	2,727	213	3,669	606	93	448	1,147
3 - Retail trade, except of motor vehicles and motorcycles	30	45	-	75	0	45	-	45	0	45	-	45
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,434	-	-	2,434	2,537	-	-	2,537	2,537	-	-	2,537
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	99	-	-	99	221	-	-	221	468	-	-	468
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	200	-	25	225	-	-	47	47	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	47,736	5,493	7,804	61,033	40,858	12,490	12,407	65,755	27,670	3,146	10,493	41,308

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22				Sep-23				Dec-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
	1. FOREIGN CONSTITUENTS	-	-	301	301	-	-	1,458	1,458	-	-	984
2. DOMESTIC CONSTITUENTS	91,399	38,418	148,180	277,998	80,714	30,347	219,119	330,181	71,194	28,303	212,240	311,737
I. GOVERNMENT	-	77	-	77	-	28	-	28	-	396	-	396
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	10,845	-	0	10,845	9,837	-	0	9,837	7,309	-	0	7,309
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	80,554	38,328	148,180	267,063	70,877	30,320	219,119	320,316	63,886	27,907	212,240	304,033
A. Agriculture, forestry and fishing	10	83	173	265	41	-	222	262	133	92	531	755
B. Mining and quarrying	-	-	19	19	7	-	77	84	-	-	296	296
C. Manufacturing	38,886	29,080	131,822	199,788	34,314	21,269	188,692	244,275	31,830	22,134	187,947	241,912
1 - Manufacture of food products	3,895	9,133	5,893	18,921	3,310	5,283	12,118	20,712	1,876	6,507	13,579	21,962
2 - Manufacture of beverages	100	526	-	626	100	469	15	584	100	465	-	565
3 - Manufacture of textiles	22,040	6,765	98,394	127,199	25,447	5,927	148,926	180,301	25,589	4,160	144,182	173,931
4 - Manufacture of wearing apparel	663	1,677	20,501	22,841	418	1,832	20,184	22,434	335	1,528	22,921	24,785
5 - Manufacture of leather and related products	-	213	2,676	2,889	-	511	3,560	4,071	11	436	3,404	3,851
6 - Manufacture of paper and paper products	33	192	123	347	198	77	113	388	102	29	-	131
7 - Manufacture of coke and refined petroleum products	5,185	2,336	-	7,521	-	1,602	-	1,602	-	1,352	-	1,352
8 - Manufacture of chemicals and chemical products	3,950	4,564	579	9,092	2,824	1,027	247	4,098	2,258	1,619	209	4,086
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121	59	62	242	85	108	102	296	85	133	92	310
10 - Manufacture of rubber and plastics products	567	467	318	1,352	238	1,204	655	2,096	-	2,391	1,138	3,529
11 - Manufacture of other non-metallic mineral products	149	-	88	237	20	187	17	224	20	-	150	170
12 - Manufacture of basic metals	258	874	-	1,132	214	1,013	94	1,321	131	1,521	283	1,934
13 - Manufacture of fabricated metal products, except machinery and equipment	312	61	16	389	367	47	16	430	328	28	16	371
14 - Manufacture of computer, electronic and optical products	116	250	15	381	118	-	-	118	29	-	-	29
15 - Manufacture of electrical equipment	65	927	45	1,037	28	1,048	90	1,166	102	809	45	956
16 - Manufacture of machinery and equipment	-	24	638	662	-	55	391	446	15	149	301	465
17 - Manufacture of motor vehicles, trailers and semi-trailers	560	800	487	1,847	530	720	119	1,369	360	719	8	1,087
18 - Manufacture of furniture	225	32	-	257	-	83	-	83	-	85	-	85
19 - Other manufacturing n.e.s	649	182	1,987	2,818	417	74	2,046	2,537	491	204	1,619	2,313
D. Electricity, gas, steam and air conditioning supply	2,935	216	200	3,352	2	135	315	452	1,186	538	315	2,039
E. Water supply; sewerage, waste management and remediation activities	230	-	-	230	-	80	-	80	-	361	-	361
F. Construction	255	373	48	676	-	5	-	5	34	83	-	117
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,960	6,357	14,973	37,291	17,446	6,270	28,468	52,185	14,952	2,245	21,732	38,929
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	12	31	43	-	885	79	964	-	0	98	98
2 - Wholesale trade, except of motor vehicles and motorcycles	4,284	5,511	3,377	13,172	6,678	4,960	4,386	16,024	3,584	1,258	5,299	10,140
3 - Retail trade, except of motor vehicles and motorcycles	11,676	834	11,565	24,076	10,768	426	24,003	35,197	11,368	987	16,335	28,690
H. Transportation and storage	7	1,772	100	1,879	7	1,772	120	1,899	27	1,772	140	1,939
I. Accommodation and food service activities	-	-	118	118	-	203	-	203	-	115	-	115
J. Information and communication	10,517	144	267	10,929	8,705	223	673	9,601	8,798	101	662	9,561
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	2,408	14	147	2,569	1	223	254	477	510	324	84	918
M. Administrative and support service activities	4,014	67	285	4,366	3,780	136	286	4,202	2,370	138	529	3,038
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,331	218	28	5,577	6,574	-	12	6,586	4,045	-	3	4,048
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	12	-	12	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	91,399	38,418	148,482	278,299	80,714	30,347	220,577	331,638	71,194	28,303	213,225	312,722

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Dec-22				Sep-23				Dec-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
	1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	9,230	1,523	66	10,819	10,542	-	66	10,608	14,931	-	66	14,997
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	9,230	1,523	66	10,819	10,542	-	66	10,608	14,931	-	66	14,997
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	9,196	1,197	66	10,458	10,500	-	66	10,566	14,868	-	66	14,934
1 - Manufacture of food products	2,765	-	-	2,765	6,352	-	-	6,352	7,708	-	-	7,708
2 - Manufacture of beverages	-	-	-	-	1,206	-	-	1,206	1,206	-	-	1,206
3 - Manufacture of textiles	-	304	66	370	-	-	66	66	-	-	66	66
4 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-
5 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-	-	-
6 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-	-	-
7 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-	-	-	-	-
8 - Manufacture of chemicals and chemical products	126	173	-	299	108	-	-	108	47	-	-	47
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	160	-	160	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	433	-	433	-	-	-	-	-	-	-	-
13 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	126	-	126	-	-	-	-	-	-	-	-
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-	-	-	-	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	6,305	-	-	6,305	2,834	-	-	2,834	5,907	-	-	5,907
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	327	-	327	-	-	-	-	-	-	-	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	327	-	327	-	-	-	-	-	-	-	-
3 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	34	-	-	34	42	-	-	42	63	-	-	63
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	9,230	1,523	66	10,819	10,542	-	66	10,608	14,931	-	66	14,997