

**Scheduled Banks**  
**Bills Purchased & Discounted**

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Jun-22			Sep-22			Dec-22		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	593	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	143,039	49,474	224,852	139,957	53,403	206,858	148,366	45,435	156,050
I. GOVERNMENT	-	5,229	-	-	459	-	-	77	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	17,068	-	0	19,877	192	0	20,881	491	0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	125,971	44,245	224,852	120,080	52,741	206,857	127,484	44,854	156,050
A. Agriculture, forestry and fishing	10	-	279	10	26	341	10	83	173
B. Mining and quarrying	-	1,410	552	-	1,322	706	-	1,322	19
C. Manufacturing	77,410	34,009	201,805	71,995	40,386	184,654	80,361	33,912	139,485
1 - Manufacture of food products	7,039	3,007	9,487	4,899	4,881	6,184	8,411	9,133	6,791
2 - Manufacture of beverages	100	482	8	100	507	4	100	526	-
3 - Manufacture of textiles	48,142	17,262	157,582	44,695	17,702	139,536	37,076	9,329	104,112
4 - Manufacture of wearing apparel	1,359	2,157	23,577	638	2,802	28,001	719	1,677	20,617
5 - Manufacture of leather and related products	-	850	3,509	50	1,468	3,417	-	577	2,803
6 - Manufacture of paper and paper products	32	890	103	25	1,516	151	33	505	251
7 - Manufacture of coke and refined petroleum products	4,966	488	625	5,580	480	-	15,046	2,336	-
8 - Manufacture of chemicals and chemical products	10,713	2,368	773	11,066	2,656	655	9,529	4,737	579
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121	174	190	88	368	58	121	93	62
10 - Manufacture of rubber and plastics products	193	1,216	912	69	785	290	567	627	318
11 - Manufacture of other non-metallic mineral products	275	509	985	136	328	2,078	149	236	507
12 - Manufacture of basic metals	366	1,460	-	275	3,039	-	258	1,307	-
13. Manufacture of fabricated metal products, except machinery and equipment	292	136	17	378	176	9	312	61	16
14 - Manufacture of computer, electronic and optical products	211	-	-	253	-	-	126	250	15
15 - Manufacture of electrical equipment	282	1,608	426	142	1,909	167	165	1,054	76
16 - Manufacture of machinery and equipment	-	-	447	110	-	514	-	24	638
17 - Manufacture of motor vehicles, trailers and semi-trailers	536	1,316	338	589	1,455	556	560	1,226	487
18 - Manufacture of furniture	225	-	-	225	66	8	225	32	-
19. Other manufacturing n.e.s	2,558	86	2,826	2,678	248	3,025	6,964	182	2,213
D. Electricity, gas, steam and air conditioning supply	3,755	227	-	4,754	362	100	3,697	216	200
E. Water supply; sewerage, waste management and remediation activities	378	-	-	425	-	-	230	-	-
F. Construction	686	220	-	618	240	32	255	373	48
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	18,342	5,936	20,790	15,971	8,166	19,940	17,888	6,729	15,154
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	-	818	31	-	12	31
2 - Wholesale trade, except of motor vehicles and motorcycles	7,610	5,645	4,680	5,537	6,294	3,849	6,181	5,838	3,558
3 - Retail trade, except of motor vehicles and motorcycles	10,732	290	16,079	10,435	1,054	16,059	11,706	879	11,565
H. Transportation and storage	7	1,772	108	6	1,835	100	7	1,772	100
I. Accommodation and food service activities	-	19	-	-	-	-	-	-	118
J. Information and communication	10,823	51	155	12,614	121	624	12,985	144	267
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	3,426	573	85	3,382	250	203	2,408	14	147
M. Administrative and support service activities	3,880	24	986	3,665	30	127	4,114	67	285
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	-	4	-	-	4	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	7,256	-	92	6,640	-	32	5,531	218	53
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	11	-	-	12	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>143,039</b>	<b>49,474</b>	<b>225,445</b>	<b>139,957</b>	<b>53,403</b>	<b>206,858</b>	<b>148,366</b>	<b>45,435</b>	<b>156,050</b>

## 4.1.1 Classification of Bills Purchased and Discounted

## Public Sector Banks

(Million Rupees)

Borrower	Jun-22		Sep-22			Dec-22			
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	36,536	8,662	8,499	41,328	13,363	9,248	47,736	5,493	7,804
I. GOVERNMENT	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,795	-	-	8,606	192	-	10,036	491	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	31,741	8,662	8,499	32,722	13,171	9,248	37,700	5,002	7,804
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	-	1,322	-	-	1,322	-
C. Manufacturing	23,352	7,295	8,360	27,185	11,804	9,119	32,279	3,636	7,598
1 - Manufacture of food products	1,783	-	502	1,846	-	901	1,752	-	898
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	14,217	5,334	5,749	15,326	8,891	6,359	15,036	2,261	5,652
4 - Manufacture of wearing apparel	-	-	486	7	-	176	56	-	116
5 - Manufacture of leather and related products	-	593	96	-	1,144	81	-	365	127
6 - Manufacture of paper and paper products	-	536	103	-	993	151	-	314	128
7 - Manufacture of coke and refined petroleum products	2,542	-	-	4,663	-	-	9,861	-	-
8 - Manufacture of chemicals and chemical products	4,750	-	70	5,284	-	-	5,454	-	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	41	-	-	34	5	-	34	-
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	363	785	-	236	755	-	236	419
12 - Manufacture of basic metals	-	0	-	-	0	-	-	0	-
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10	-	-	10	-	-	10	-	-
15 - Manufacture of electrical equipment	50	-	31	50	-	31	100	-	31
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426	-	-	506	-	-	426	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	-	-	537	-	-	660	10	-	226
D. Electricity, gas, steam and air conditioning supply	3,579	-	-	815	-	-	761	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	2,266	45	128	2,034	46	100	1,927	45	181
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	2,266	-	128	2,003	-	100	1,897	-	181
3 - Retail trade, except of motor vehicles and motorcycles	0	45	-	31	46	-	30	45	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-
J. Information and communication	2,169	-	-	2,434	-	-	2,434	-	-
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	220	-	-	99	-	-	99	-	-
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	155	-	10	155	-	30	200	-	25
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>36,536</b>	<b>8,662</b>	<b>8,499</b>	<b>41,328</b>	<b>13,363</b>	<b>9,248</b>	<b>47,736</b>	<b>5,493</b>	<b>7,804</b>

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Jun-22			Sep-22			Dec-22		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
<b>I. FOREIGN CONSTITUENTS</b>	-	-	593	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	102,299	36,493	216,287	94,626	37,841	197,609	91,399	38,418	148,180
<b>I. GOVERNMENT</b>	-	5,229	-	-	459	-	-	77	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	12,273	-	0	11,271	-	0	10,845	-	0
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	-	-	-	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	90,026	31,264	216,287	83,355	37,371	197,609	80,554	38,328	148,180
<b>A. Agriculture, forestry and fishing</b>	10	-	279	10	26	341	10	83	173
<b>B. Mining and quarrying</b>	-	88	552	-	-	706	-	-	19
<b>C. Manufacturing</b>	49,933	22,394	193,379	40,853	26,461	175,535	38,886	29,080	131,822
1 - Manufacture of food products	3,276	3,007	8,985	1,512	4,881	5,283	3,895	9,133	5,893
2 - Manufacture of beverages	100	482	8	100	507	4	100	526	-
3 - Manufacture of textiles	33,925	8,906	151,767	29,370	7,813	133,178	22,040	6,765	98,394
4 - Manufacture of wearing apparel	1,359	2,157	23,090	631	2,802	27,825	663	1,677	20,501
5 - Manufacture of leather and related products	-	257	3,413	50	324	3,336	-	213	2,676
6 - Manufacture of paper and paper products	32	354	-	25	523	-	33	192	123
7 - Manufacture of coke and refined petroleum products	2,424	488	625	918	480	-	5,185	2,336	-
8 - Manufacture of chemicals and chemical products	5,820	2,245	703	5,547	2,360	655	3,950	4,564	579
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121	133	190	88	334	53	121	59	62
10 - Manufacture of rubber and plastics products	193	921	912	69	519	290	567	467	318
11 - Manufacture of other non-metallic mineral products	275	146	199	136	92	1,322	149	-	88
12 - Manufacture of basic metals	366	1,292	-	275	2,872	-	258	874	-
13. Manufacture of fabricated metal products, except machinery and equipment	292	136	17	378	176	9	312	61	16
14 - Manufacture of computer, electronic and optical products	201	-	-	243	-	-	116	250	15
15 - Manufacture of electrical equipment	232	894	394	92	1,515	135	65	927	45
16 - Manufacture of machinery and equipment	-	-	447	110	-	514	-	24	638
17 - Manufacture of motor vehicles, trailers and semi-trailers	536	890	338	589	949	556	560	800	487
18 - Manufacture of furniture	225	-	-	225	66	8	225	32	-
19. Other manufacturing n.e.s	557	86	2,289	498	248	2,365	649	182	1,987
<b>D. Electricity, gas, steam and air conditioning supply</b>	176	227	-	3,939	362	100	2,935	216	200
<b>E. Water supply; sewerage, waste management and remediation activities</b>	378	-	-	425	-	-	230	-	-
<b>F. Construction</b>	686	220	-	618	240	32	255	373	48
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	16,075	5,891	20,662	13,938	8,042	19,840	15,960	6,357	14,973
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	-	818	31	-	12	31
2 - Wholesale trade, except of motor vehicles and motorcycles	5,344	5,645	4,552	3,534	6,215	3,749	4,284	5,511	3,377
3 - Retail trade, except of motor vehicles and motorcycles	10,732	246	16,079	10,404	1,008	16,059	11,676	834	11,565
<b>H. Transportation and storage</b>	7	1,772	108	6	1,835	100	7	1,772	100
<b>I. Accommodation and food service activities</b>	-	19	-	-	-	-	-	-	118
<b>J. Information and communication</b>	8,590	51	155	10,141	121	624	10,517	144	267
<b>K. Real estate activities</b>	-	-	-	-	-	-	-	-	-
<b>L. Professional, scientific and technical activities</b>	3,411	573	85	3,374	250	203	2,408	14	147
<b>M. Administrative and support service activities</b>	3,660	24	986	3,565	30	127	4,014	67	285
<b>N. Education</b>	-	-	-	-	-	-	-	-	-
<b>O. Human health and social work activities</b>	-	4	-	-	4	-	-	4	-
<b>P. Arts, entertainment and recreation</b>	-	-	-	-	-	-	-	-	-
<b>Q. Other service activities</b>	7,101	-	81	6,485	-	2	5,331	218	28
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	11	-	-	12	-
<b>VI. PERSONAL</b>	-	-	-	-	-	-	-	-	-
<b>VII. OTHER</b>	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>102,299</b>	<b>36,493</b>	<b>216,880</b>	<b>94,626</b>	<b>37,841</b>	<b>197,609</b>	<b>91,399</b>	<b>38,418</b>	<b>148,180</b>

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Jun-22			Sep-22			Dec-22		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
<b>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	4,204	4,320	66	4,003	2,200	0	9,230	1,523	66
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	-	-	-	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	-	-	-	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	4,204	4,320	66	4,003	2,200	0	9,230	1,523	66
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-
C. Manufacturing	4,125	4,320	66	3,957	2,121	0	9,196	1,197	66
1 - Manufacture of food products	1,980	-	-	1,541	-	-	2,765	-	-
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	-	3,022	66	-	999	0	-	304	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	144	122	-	235	295	-	126	173	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	295	-	-	266	-	-	160	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	167	-	-	167	-	-	433	-
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	714	-	-	394	-	-	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	2,000	-	-	2,180	-	-	6,305	-	-
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	-	-	-	-	79	-	-	327	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	-	-	-	79	-	-	327	-
3 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-
J. Information and communication	64	-	-	39	-	-	34	-	-
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	15	-	-	8	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-	-	-	-
<b>VI. PERSONAL</b>	-	-	-	-	-	-	-	-	-
<b>VII. OTHER</b>	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>4,204</b>	<b>4,320</b>	<b>66</b>	<b>4,003</b>	<b>2,200</b>	<b>0</b>	<b>9,230</b>	<b>1,523</b>	<b>66</b>