

Scheduled Banks
Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Sep-22				Dec-22				Mar-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	503	503
2. DOMESTIC CONSTITUENTS	139,957	53,403	206,858	400,218	148,366	45,435	156,050	349,850	141,071	42,715	188,422	372,208
I. GOVERNMENT	-	459	-	459	-	77	-	77	17	172	-	189
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	19,877	192	0	20,069	20,881	491	0	21,372	15,049	720	0	15,768
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	120,080	52,741	206,857	379,679	127,484	44,854	156,050	328,388	126,005	41,823	188,422	356,250
A. Agriculture, forestry and fishing	10	26	341	377	10	83	173	265	10	148	449	606
B. Mining and quarrying	-	1,322	706	2,027	-	1,322	19	1,341	7	1,322	-	1,329
C. Manufacturing	71,995	40,386	184,654	297,035	80,361	33,912	139,485	253,758	74,556	27,572	171,767	273,896
1 - Manufacture of food products	4,899	4,881	6,184	15,964	8,411	9,133	6,791	24,336	10,536	6,010	8,359	24,905
2 - Manufacture of beverages	100	507	4	611	100	526	-	626	100	539	6	646
3 - Manufacture of textiles	44,695	17,702	139,536	201,934	37,076	9,329	104,112	150,518	38,027	7,475	130,462	175,964
4 - Manufacture of wearing apparel	638	2,802	28,001	31,441	719	1,677	20,617	23,013	1,023	1,633	23,861	26,516
5 - Manufacture of leather and related products	50	1,468	3,417	4,935	-	577	2,803	3,381	-	543	3,208	3,751
6 - Manufacture of paper and paper products	25	1,516	151	1,692	33	505	251	789	51	357	495	903
7 - Manufacture of coke and refined petroleum products	5,580	480	-	6,061	15,046	2,336	-	17,382	9,375	5,265	401	15,041
8 - Manufacture of chemicals and chemical products	11,066	2,656	655	14,377	9,529	4,737	579	14,844	10,332	1,500	453	12,285
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	88	368	58	513	121	93	62	276	120	271	107	498
10 - Manufacture of rubber and plastics products	69	785	290	1,145	567	627	318	1,512	364	496	288	1,148
11 - Manufacture of other non-metallic mineral products	136	328	2,078	2,542	149	236	507	892	53	351	1,222	1,626
12 - Manufacture of basic metals	275	3,039	-	3,314	258	1,307	-	1,566	147	649	-	796
13 - Manufacture of fabricated metal products, except machinery and equipment	378	176	9	563	312	61	16	389	304	0	-	304
14 - Manufacture of computer, electronic and optical products	253	-	-	253	126	250	15	391	209	-	-	209
15 - Manufacture of electrical equipment	142	1,909	167	2,217	165	1,054	76	1,295	100	787	76	963
16 - Manufacture of machinery and equipment	110	-	514	624	-	24	638	662	15	10	771	796
17 - Manufacture of motor vehicles, trailers and semi-trailers	589	1,455	556	2,599	560	1,226	487	2,273	620	1,189	595	2,404
18 - Manufacture of furniture	225	66	8	299	225	32	-	257	-	7	-	7
19 - Other manufacturing n.e.s	2,678	248	3,025	5,951	6,964	182	2,213	9,359	3,180	490	1,463	5,134
D. Electricity, gas, steam and air conditioning supply	4,754	362	100	5,217	3,697	216	200	4,113	6,014	-	232	6,246
E. Water supply; sewerage, waste management and remediation activities	425	-	-	425	230	-	-	230	272	-	-	272
F. Construction	618	240	32	889	255	373	48	676	25	381	38	444
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,971	8,166	19,940	44,077	17,888	6,729	15,154	39,770	20,139	10,327	15,012	45,478
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	818	31	849	-	12	31	43	-	0	31	32
2 - Wholesale trade, except of motor vehicles and motorcycles	5,537	6,294	3,849	15,680	6,181	5,838	3,558	15,576	7,921	9,620	3,646	21,186
3 - Retail trade, except of motor vehicles and motorcycles	10,435	1,054	16,059	27,548	11,706	879	11,565	24,151	12,218	706	11,335	24,260
H. Transportation and storage	6	1,835	100	1,941	7	1,772	100	1,879	10	1,814	100	1,924
I. Accommodation and food service activities	-	-	-	-	-	-	118	118	-	3	-	3
J. Information and communication	12,614	121	624	13,358	12,985	144	267	13,397	13,432	104	168	13,704
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	3,382	250	203	3,834	2,408	14	147	2,569	1,996	75	27	2,098
M. Administrative and support service activities	3,665	30	127	3,822	4,114	67	285	4,466	4,007	75	498	4,579
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	6,640	-	32	6,672	5,531	218	53	5,802	5,537	-	131	5,668
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	11	-	11	-	12	-	12	-	0	-	0
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	139,957	53,403	206,858	400,218	148,366	45,435	156,050	349,850	141,071	42,715	188,925	372,711

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Sep-22				Dec-22				Mar-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	41,328	13,363	9,248	63,940	47,736	5,493	7,804	61,033	46,420	13,891	10,602	70,913
I. GOVERNMENT	-	-	-	-	-	-	-	-	17	-	-	17
ENTERPRISES	8,606	192	-	8,798	10,036	491	-	10,527	10,305	720	-	11,024
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	32,722	13,171	9,248	55,141	37,700	5,002	7,804	50,506	36,098	13,172	10,602	59,872
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	27,185	11,804	9,119	48,108	32,279	3,636	7,598	43,513	30,009	6,699	10,273	46,981
1 - Manufacture of food products	1,846	-	901	2,746	1,752	-	898	2,650	1,479	-	898	2,377
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	15,326	8,891	6,389	30,576	15,036	2,261	5,652	22,949	16,473	1,914	7,401	25,788
4 - Manufacture of wearing apparel	7	-	176	183	56	-	116	172	36	-	119	155
5 - Manufacture of leather and related products	-	1,144	81	1,225	-	365	127	492	-	362	206	567
6 - Manufacture of paper and paper products	-	993	151	1,143	-	314	128	442	-	305	229	533
7 - Manufacture of coke and refined petroleum products	4,663	-	-	4,663	9,861	-	-	9,861	5,243	3,293	-	8,535
8 - Manufacture of chemical and allied products	5,284	-	-	5,284	5,454	-	-	5,454	6,659	-	-	6,659
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	34	5	38	-	34	-	34	-	75	-	75
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	236	755	992	-	236	419	655	-	270	1,107	1,377
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	-	-	10	10	-	-	10
15 - Manufacture of electrical equipment	50	-	31	81	100	-	31	131	100	-	31	131
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	506	-	506	-	426	-	426	-	480	-	480
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	-	-	660	660	10	-	226	236	10	-	282	292
D. Electricity, gas, steam and air conditioning supply	815	-	-	815	761	-	-	761	959	-	-	959
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	2,034	46	100	2,179	1,927	45	181	2,152	2,293	5,151	219	7,663
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	2,003	-	100	2,102	1,897	-	181	2,077	2,196	5,106	219	7,521
3 - Retail trade, except of motor vehicles and motorcycles	31	46	-	77	30	45	-	75	97	45	-	142
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,434	-	-	2,434	2,434	-	-	2,434	2,537	-	-	2,537
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	99	-	-	99	99	-	-	99	299	-	-	299
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	155	-	30	185	200	-	25	225	-	-	111	111
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	41,328	13,363	9,248	63,940	47,736	5,493	7,804	61,033	46,420	13,891	10,602	70,913

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Sep-22				Dec-22				Mar-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	-	-	-	-	-	-	-	-	-	-	503
2. DOMESTIC CONSTITUENTS	94,626	37,841	197,609	330,076	91,399	38,418	148,180	277,998	88,570	28,824	177,755	295,149
I. GOVERNMENT	-	459	-	459	-	77	-	77	-	172	-	172
ENTERPRISES	11,271	-	0	11,271	10,845	-	0	10,845	4,744	-	0	4,744
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	83,355	37,371	197,609	318,335	80,554	38,328	148,180	267,063	83,826	28,652	177,755	290,232
A. Agriculture, forestry and fishing	10	26	341	377	10	83	173	265	10	148	449	606
B. Mining and quarrying	-	-	706	706	-	-	19	19	7	-	-	7
C. Manufacturing	40,853	26,461	175,535	242,850	38,886	29,080	131,822	199,788	38,526	20,873	161,429	220,828
1 - Manufacture of food products	1,512	4,881	5,283	11,676	3,895	9,133	5,893	18,921	5,815	6,010	7,461	19,285
2 - Manufacture of beverages	100	507	4	611	100	526	-	626	100	539	6	646
3 - Manufacture of textiles	29,370	7,813	133,178	170,360	22,040	6,765	98,394	127,199	21,554	5,561	122,996	150,110
4 - Manufacture of wearing apparel	631	2,802	27,825	31,258	663	1,677	20,501	22,841	987	1,633	23,742	26,361
5 - Manufacture of leather and related products	50	324	3,336	3,710	-	213	2,676	2,888	-	181	3,002	3,184
6 - Manufacture of paper and paper products	25	523	-	548	33	192	123	347	51	53	267	370
7 - Manufacture of coke and refined petroleum products	918	480	-	1,398	5,185	2,336	-	7,521	4,132	1,973	401	6,506
8 - Manufacture of chemical and allied products	5,547	2,360	655	8,562	3,950	4,564	579	9,092	3,611	1,500	453	5,564
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	88	334	53	475	121	59	62	242	120	196	107	423
10 - Manufacture of rubber and plastics products	69	519	290	878	567	467	318	1,352	364	496	288	1,148
11 - Manufacture of other non-metallic mineral products	136	92	1,322	1,550	149	-	88	237	53	81	115	249
12 - Manufacture of basic metals	275	2,872	-	3,147	258	874	-	1,132	147	648	-	796
13 - Manufacture of fabricated metal products, except machinery and equipment	378	176	9	563	312	61	16	389	304	0	-	304
14 - Manufacture of computer, electronic and optical products	243	-	-	243	116	250	15	381	199	-	-	199
15 - Manufacture of electrical equipment	92	1,515	135	1,742	65	927	45	1,037	-	787	45	831
16 - Manufacture of machinery and equipment	110	-	514	624	-	24	638	662	15	10	771	796
17 - Manufacture of motor vehicles, trailers and semi-trailers	589	949	556	2,094	560	800	487	1,847	620	709	595	1,924
18 - Manufacture of furniture	225	66	8	299	225	32	-	257	-	7	-	7
19 - Other manufacturing n.e.s	498	248	2,365	3,111	649	182	1,987	2,818	455	490	1,181	2,126
D. Electricity, gas, steam and air conditioning supply	3,939	362	100	4,402	2,935	216	200	3,352	5,055	-	232	5,287
E. Water supply; sewerage, waste management and remediation activities	425	-	-	425	230	-	-	230	272	-	-	272
F. Construction	618	240	32	889	255	373	48	676	25	381	38	444
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	13,938	8,042	19,840	41,819	15,960	6,357	14,973	37,291	17,846	5,176	14,794	37,815
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	818	31	849	-	12	31	43	-	0	31	32
2 - Wholesale trade, except of motor vehicles and motorcycles	3,534	6,215	3,749	13,499	4,284	5,511	3,377	13,172	5,724	4,514	3,427	13,665
3 - Retail trade, except of motor vehicles and motorcycles	10,404	1,008	16,059	27,471	11,676	834	11,565	24,076	12,121	662	11,335	24,118
H. Transportation and storage	6	1,835	100	1,941	7	1,772	100	1,879	10	1,814	100	1,924
I. Accommodation and food service activities	-	-	-	-	-	-	118	118	-	3	-	3
J. Information and communication	10,141	121	624	10,886	10,517	144	267	10,929	10,835	104	168	11,107
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	3,374	250	203	3,826	2,408	14	147	2,569	1,996	75	27	2,098
M. Administrative and support service activities	3,565	30	127	3,722	4,014	67	285	4,366	3,707	75	498	4,280
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	6,485	-	2	6,488	5,331	218	28	5,577	5,537	-	20	5,557
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	11	-	11	-	12	-	12	-	0	-	0
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	94,626	37,841	197,609	330,076	91,399	38,418	148,180	277,998	88,570	28,824	178,257	295,651

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Sep-22				Dec-22				Mar-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	4,003	2,200	0	6,203	9,230	1,523	66	10,819	6,081	-	66	6,147
I. GOVERNMENT ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	4,003	2,200	0	6,203	9,230	1,523	66	10,819	6,081	-	66	6,147
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	3,957	2,121	0	6,077	9,196	1,197	66	10,458	6,021	-	66	6,087
1 - Manufacture of food products	1,541	-	-	1,541	2,765	-	-	2,765	3,243	-	-	3,243
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	-	999	0	999	-	304	66	370	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	235	295	-	531	126	173	-	299	62	-	-	62
10 - Manufacture of rubber and plastics products	-	266	-	266	-	160	-	160	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	167	-	167	-	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	-	394	-	394	-	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	2,180	-	-	2,180	6,305	-	-	6,305	2,716	-	-	2,716
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	-	79	-	327	-	327	-	-	-	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	79	-	79	-	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	39	-	-	39	34	-	-	34	60	-	-	60
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	8	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	4,003	2,200	0	6,203	9,230	1,523	66	10,819	6,081	-	66	6,147