

# **Scheduled Banks**

## **Bills Purchased and Discounted**

## 4.1 Classification of Bills Purchased and Discounted

## All Banks

(Million Rupees)

Borrower	Mar-23				Jun-23				Sep-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	503	-	-	765	765	-	-	1,458
2. DOMESTIC CONSTITUENTS	141,071	42,715	188,422	372,208	150,128	31,431	204,580	386,139	132,114	42,837	231,593	406,543
I. GOVERNMENT	17	172	-	189	-	290	-	290	-	28	-	28
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	15,049	720	0	15,768	16,997	2,013	0	19,010	18,237	155	0	18,392
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	126,005	41,823	188,422	356,250	133,132	29,128	204,580	366,840	113,877	42,654	231,593	388,123
A. Agriculture, forestry and fishing	10	148	449	606	10	101	86	197	41	-	222	262
B. Mining and quarrying	7	1,322	-	1,329	-	1,383	27	1,410	7	1,322	77	1,406
C. Manufacturing	74,556	27,572	171,767	273,896	94,960	23,317	183,759	302,036	73,660	29,509	200,906	304,076
1 - Manufacture of food products	10,536	6,010	8,359	24,905	12,979	3,757	6,305	23,042	12,080	5,283	12,120	29,483
2 - Manufacture of beverages	100	539	6	646	100	531	4	635	1,306	469	15	1,789
3 - Manufacture of textiles	38,027	7,475	130,462	175,964	44,509	7,989	148,966	201,463	42,454	8,951	157,401	208,806
4 - Manufacture of wearing apparel	1,023	1,633	23,861	26,516	1,142	1,608	19,169	21,919	896	1,832	21,444	24,172
5 - Manufacture of leather and related products	-	543	3,208	3,751	-	720	3,544	4,263	-	1,316	3,694	5,010
6 - Manufacture of paper and paper products	51	357	495	903	73	478	323	874	198	1,074	360	1,632
7 - Manufacture of coke and refined petroleum products	9,375	5,265	401	15,041	15,360	2,250	-	17,610	948	4,247	-	5,195
8 - Manufacture of chemicals and chemical products	10,332	1,500	453	12,285	11,186	1,221	475	12,882	10,798	1,027	247	12,072
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	120	271	107	498	85	500	113	698	85	203	102	390
10 - Manufacture of rubber and plastics products	364	496	288	1,148	713	393	545	1,650	238	1,204	655	2,096
11 - Manufacture of other non-metallic mineral products	53	351	1,222	1,626	20	203	1,743	1,966	20	416	1,757	2,193
12 - Manufacture of basic metals	147	649	-	796	106	267	-	373	214	1,014	94	1,322
13 - Manufacture of fabricated metal products, except machinery and equipment	304	0	-	304	296	76	20	393	367	47	16	430
14 - Manufacture of computer, electronic and optical products	209	-	-	209	50	-	-	50	128	19	-	148
15 - Manufacture of electrical equipment	100	787	76	963	140	1,760	125	2,025	128	1,048	122	1,298
16 - Manufacture of machinery and equipment	15	10	771	796	-	151	516	667	-	55	391	446
17 - Manufacture of motor vehicles, trailers and semi-trailers	620	1,189	595	2,404	591	1,124	327	2,043	530	1,146	119	1,795
18 - Manufacture of furniture	-	7	-	7	-	35	-	35	10	83	-	93
19 - Other manufacturing n.e.s	3,180	490	1,463	5,134	7,608	255	1,584	9,447	3,261	74	2,370	5,705
D. Electricity, gas, steam and air conditioning supply	6,014	-	232	6,246	1,148	-	347	1,495	127	135	315	577
E. Water supply; sewerage, waste management and remediation activities	272	-	-	272	-	-	-	-	-	80	-	80
F. Construction	25	381	38	444	-	-	-	-	-	5	-	5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	20,139	10,327	15,012	45,478	15,428	2,139	19,328	36,895	18,175	9,042	28,681	55,898
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	0	31	32	-	885	79	964
2 - Wholesale trade, except of motor vehicles and motorcycles	7,921	9,620	3,646	21,186	4,684	1,784	2,175	8,643	7,407	7,687	4,599	19,693
3 - Retail trade, except of motor vehicles and motorcycles	12,218	706	11,335	24,260	10,743	355	17,122	28,220	10,768	471	24,003	35,242
H. Transportation and storage	10	1,814	100	1,924	7	1,772	120	1,899	7	1,772	120	1,899
I. Accommodation and food service activities	-	3	-	3	-	115	-	115	-	203	-	203
J. Information and communication	13,432	104	168	13,704	12,232	101	266	12,599	11,285	223	673	12,180
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	1,996	75	27	2,098	59	176	371	607	1	223	254	477
M. Administrative and support service activities	4,007	75	498	4,579	3,516	19	240	3,776	4,001	136	286	4,423
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,537	-	131	5,668	5,771	-	36	5,807	6,574	-	59	6,633
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	0	-	0	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>141,071</b>	<b>42,715</b>	<b>188,925</b>	<b>372,711</b>	<b>150,128</b>	<b>31,431</b>	<b>205,345</b>	<b>386,904</b>	<b>132,114</b>	<b>42,837</b>	<b>233,050</b>	<b>408,001</b>

## 4.1.1 Classification of Bills Purchased and Discounted

## Public Sector Banks

(Million Rupees)

Borrower	Mar-23				Jun-23				Sep-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	46,420	13,891	10,602	70,913	52,962	6,916	12,493	72,371	40,858	12,490	12,407	65,755
I. GOVERNMENT	17	-	-	17	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	10,305	720	-	11,024	8,152	2,013	-	10,164	8,400	155	-	8,555
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	36,098	13,172	10,602	59,872	44,810	4,904	12,493	62,207	32,458	12,334	12,407	57,200
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	30,009	6,699	10,273	46,981	40,837	2,921	12,355	56,113	28,846	8,241	12,148	49,235
1 - Manufacture of food products	1,479	-	898	2,377	2,242	-	2	2,244	2,417	-	2	2,419
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	16,473	1,914	7,401	25,788	16,677	794	8,386	25,857	17,007	3,024	8,409	28,440
4 - Manufacture of wearing apparel	36	-	119	155	58	-	1,486	1,545	478	-	1,260	1,738
5 - Manufacture of leather and related products	-	362	206	567	-	312	120	432	-	804	134	938
6 - Manufacture of paper and paper products	-	305	229	533	-	430	311	741	-	997	246	1,244
7 - Manufacture of coke and refined petroleum products	5,243	3,293	-	8,535	13,800	678	-	14,478	948	2,645	-	3,593
8 - Manufacture of chemicals and chemical products	6,659	-	-	6,659	7,940	-	-	7,940	7,866	-	-	7,866
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	75	-	75	-	78	-	78	-	94	-	94
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	270	1,107	1,377	-	203	1,683	1,887	-	229	1,740	1,969
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	19	-	29
15 - Manufacture of electrical equipment	100	-	31	131	100	-	35	135	100	-	32	132
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	480	-	480	-	426	-	426	-	426	-	426
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	10	-	-	10
19 - Other manufacturing n.e.s	10	-	282	292	10	-	332	342	10	-	324	334
D. Electricity, gas, steam and air conditioning supply	959	-	-	959	359	-	-	359	125	-	-	125
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	2,293	5,151	219	7,663	768	660	106	1,534	729	2,772	213	3,714
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	2,196	5,106	219	7,521	748	616	106	1,469	729	2,727	213	3,669
3 - Retail trade, except of motor vehicles and motorcycles	97	45	-	142	20	45	-	65	0	45	-	45
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,537	-	-	2,537	2,537	-	-	2,537	2,537	-	-	2,537
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	299	-	-	299	299	-	-	299	221	-	-	221
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	111	111	10	-	33	43	-	-	47	47
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>46,420</b>	<b>13,891</b>	<b>10,602</b>	<b>70,913</b>	<b>52,962</b>	<b>6,916</b>	<b>12,493</b>	<b>72,371</b>	<b>40,858</b>	<b>12,490</b>	<b>12,407</b>	<b>65,755</b>

## 4.1.2 Classification of Bills Purchased and Discounted

## Domestic Private Banks

(Million Rupees)

Borrower	Mar-23				Jun-23				Sep-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	503	-	-	765	765	-	-	1,458
2. DOMESTIC CONSTITUENTS	88,570	28,824	177,755	295,149	83,242	24,514	192,022	299,778	80,714	30,347	219,119	330,181
I. GOVERNMENT	-	172	-	172	-	290	-	290	-	28	-	28
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,744	-	0	4,744	8,845	-	0	8,845	9,837	-	0	9,837
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	83,826	28,652	177,755	290,232	74,397	24,225	192,022	290,643	70,877	30,320	219,119	320,316
A. Agriculture, forestry and fishing	10	148	449	606	10	101	86	197	41	-	222	262
B. Mining and quarrying	7	-	-	7	-	61	27	88	7	-	77	84
C. Manufacturing	38,526	20,873	161,429	220,828	40,241	20,395	171,339	231,975	34,314	21,269	188,692	244,275
1 - Manufacture of food products	5,815	6,010	7,461	19,285	4,076	3,757	6,303	14,136	3,310	5,283	12,118	20,712
2 - Manufacture of beverages	100	539	6	646	100	531	4	635	100	469	15	584
3 - Manufacture of textiles	21,554	5,561	122,996	150,110	27,832	7,195	140,514	175,541	25,447	5,927	148,926	180,301
4 - Manufacture of wearing apparel	987	1,633	23,742	26,361	1,084	1,608	17,683	20,375	418	1,832	20,184	22,434
5 - Manufacture of leather and related products	-	181	3,002	3,184	-	408	3,424	3,831	-	511	3,560	4,071
6 - Manufacture of paper and paper products	51	53	267	370	73	47	12	133	198	77	113	388
7 - Manufacture of coke and refined petroleum products	4,132	1,973	401	6,506	1,560	1,572	-	3,132	-	1,602	-	1,602
8 - Manufacture of chemicals and chemical products	3,611	1,500	453	5,564	3,187	1,221	475	4,883	2,824	1,027	247	4,098
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	120	196	107	423	85	422	113	620	85	108	102	296
10 - Manufacture of rubber and plastics products	364	496	288	1,148	713	393	545	1,650	238	1,204	655	2,096
11 - Manufacture of other non-metallic mineral products	53	81	115	249	20	-	59	79	20	187	17	224
12 - Manufacture of basic metals	147	648	-	796	106	266	-	372	214	1,013	94	1,321
13. Manufacture of fabricated metal products, except machinery and equipment	304	0	-	304	296	76	20	393	367	47	16	430
14 - Manufacture of computer, electronic and optical products	199	-	-	199	40	-	-	40	118	-	-	118
15 - Manufacture of electrical equipment	-	787	45	831	40	1,760	90	1,890	28	1,048	90	1,166
16 - Manufacture of machinery and equipment	15	10	771	796	-	151	516	667	-	55	391	446
17 - Manufacture of motor vehicles, trailers and semi-trailers	620	709	595	1,924	591	698	327	1,617	530	720	119	1,369
18 - Manufacture of furniture	-	7	-	7	-	35	-	35	-	83	-	83
19. Other manufacturing n.e.s	455	490	1,181	2,126	437	255	1,252	1,944	417	74	2,046	2,537
D. Electricity, gas, steam and air conditioning supply	5,055	-	232	5,287	789	-	347	1,136	2	135	315	452
E. Water supply; sewerage, waste management and remediation activities	272	-	-	272	-	-	-	-	-	80	-	80
F. Construction	25	381	38	444	-	-	-	-	-	5	-	5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	17,846	5,176	14,794	37,815	14,659	1,479	19,223	35,361	17,446	6,270	28,468	52,185
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	0	31	32	-	885	79	964
2 - Wholesale trade, except of motor vehicles and motorcycles	5,724	4,514	3,427	13,665	3,936	1,168	2,069	7,174	6,678	4,960	4,386	16,024
3 - Retail trade, except of motor vehicles and motorcycles	12,121	662	11,335	24,118	10,723	310	17,122	28,155	10,768	426	24,003	35,197
H. Transportation and storage	10	1,814	100	1,924	7	1,772	120	1,899	7	1,772	120	1,899
I. Accommodation and food service activities	-	3	-	3	-	115	-	115	-	203	-	203
J. Information and communication	10,835	104	168	11,107	9,653	101	266	10,021	8,705	223	673	9,601
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	1,996	75	27	2,098	59	176	371	607	1	223	254	477
M. Administrative and support service activities	3,707	75	498	4,280	3,217	19	240	3,476	3,780	136	286	4,202
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,537	-	20	5,557	5,761	-	3	5,764	6,574	-	12	6,586
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	0	-	0	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>88,570</b>	<b>28,824</b>	<b>178,257</b>	<b>295,651</b>	<b>83,242</b>	<b>24,514</b>	<b>192,787</b>	<b>300,543</b>	<b>80,714</b>	<b>30,347</b>	<b>220,577</b>	<b>331,638</b>

## 4.1.3 Classification of Bills Purchased and Discounted

## Foreign Banks

(Million Rupees)

Borrower	Mar-23				Jun-23				Sep-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	6,081	-	66	6,147	13,925	-	66	13,990	10,542	-	66	10,608
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	6,081	-	66	6,147	13,925	-	66	13,990	10,542	-	66	10,608
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	6,021	-	66	6,087	13,883	-	66	13,949	10,500	-	66	10,566
1 - Manufacture of food products	3,243	-	-	3,243	6,662	-	-	6,662	6,352	-	-	6,352
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	1,206	-	-	1,206
3 - Manufacture of textiles	-	-	66	66	-	-	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	62	-	-	62	60	-	-	60	108	-	-	108
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-	-	-
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-	-	-
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	2,716	-	-	2,716	7,162	-	-	7,162	2,834	-	-	2,834
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	-	-	-	-	-	-	-	-	-	-	-	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
3 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	60	-	-	60	41	-	-	41	42	-	-	42
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	6,081	-	66	6,147	13,925	-	66	13,990	10,542	-	66	10,608