

Scheduled Banks

Bills Purchased & Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Dec-19			Jun-20 ^R			Dec-20		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	91.9
2. DOMESTIC CONSTITUENTS	127,547.1	36,819.6	129,181.4	112,739.1	41,445.3	93,082.6	93,026.5	38,421.9	121,122.1
I. GOVERNMENT	-	258.8	-	115.0	3,687.8	-	-	-	1,859.9
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	12,904.9	2,522.4	0.0	8,919.1	2,522.4	0.0	3,486.8	2,522.4	513.8
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	114,642.2	34,038.3	129,154.6	103,705.0	35,235.1	93,082.6	88,118.6	34,039.6	119,818.1
A. Agriculture, forestry and fishing	-	17.9	7.9	21.3	145.1	8.7	9.7	47.7	10.7
B. Mining and quarrying	-	-	56.7	-	1,470.2	8.5	-	1,321.7	14.6
C. Manufacturing	72,982.5	31,012.2	118,916.6	67,193.3	31,053.2	89,247.2	49,769.6	26,544.4	110,819.9
1 - Manufacture of food products	6,789.7	3,484.8	3,985.2	11,799.0	3,144.7	3,743.2	7,246.7	1,978.3	3,699.7
2 - Manufacture of beverages	99.7	477.5	-	49.9	526.9	-	4.0	475.7	-
3 - Manufacture of textiles	23,495.4	13,796.8	88,092.6	31,619.6	12,589.4	67,511.1	24,142.3	9,832.8	80,806.4
4 - Manufacture of wearing apparel	1,121.2	281.5	20,853.4	753.1	327.4	14,493.6	1,157.8	453.2	18,299.6
5 - Manufacture of leather and related products	91.1	1,124.1	3,668.3	117.8	1,024.7	1,732.3	-	266.9	2,134.2
6 - Manufacture of paper and paper products	287.0	2,651.6	98.1	172.6	1,671.2	97.6	32.5	462.0	343.1
7 - Manufacture of coke and refined petroleum products	26,365.9	-	-	11,460.5	850.7	116.3	5,236.9	502.5	2,325.1
8 - Manufacture of chemicals and chemical products	7,722.3	1,748.5	-	6,842.8	3,064.9	10.0	8,124.6	2,711.5	8.9
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	241.2	225.7	62.5	141.4	197.6	32.9	98.5	158.9	112.9
10 - Manufacture of rubber and plastics products	885.6	584.4	232.5	302.8	560.7	-	173.7	303.2	259.9
11 - Manufacture of other non-metallic mineral products	25.0	305.7	238.1	29.4	863.2	238.5	13.5	4,109.2	1,807.2
12 - Manufacture of basic metals	1,231.1	1,412.5	12.2	294.1	2,468.9	12.2	236.7	1,457.5	17.2
13 - Manufacture of fabricated metal products, except machinery and equipment	29.3	280.3	-	19.7	158.8	-	0.8	322.4	24.2
14 - Manufacture of computer, electronic and optical products	138.6	1.4	5.8	195.2	-	-	155.1	-	-
15 - Manufacture of electrical equipment	848.8	3,194.4	372.7	474.9	2,155.6	223.7	479.2	2,074.9	150.7
16 - Manufacture of machinery and equipment	294.9	69.5	30.1	275.3	120.4	312.7	196.9	4.1	81.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	599.8	1,192.4	-	557.7	1,145.6	-	587.7	1,205.1	17.7
18 - Manufacture of furniture	-	2.8	-	96.5	3.2	-	63.3	-	-
19. Other manufacturing n.e.s	2,715.7	178.3	1,265.1	1,991.1	179.2	723.1	1,819.4	226.3	731.9
D. Electricity, gas, steam and air conditioning supply	2,379.8	31.5	-	1,575.3	6.1	-	501.6	-	-
E. Water supply, sewerage, waste management and remediation activities	-	-	-	-	-	-	-	188.0	-
F. Construction	285.1	198.8	-	103.2	508.5	-	7.0	187.6	197.6
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,386.5	1,871.4	7,822.0	13,839.0	1,932.8	3,284.3	16,557.1	5,213.0	5,954.2
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	28.9	173.6	-	0.5	31.1	-	0.5	31.1
2 - Wholesale trade, except of motor vehicles and motorcycles	5,970.5	1,403.9	2,354.1	4,922.7	1,516.3	1,502.4	9,375.2	4,993.8	2,967.4
3 - Retail trade, except of motor vehicles and motorcycles	9,416.0	438.6	5,294.4	8,916.3	416.0	1,750.8	7,181.9	218.8	2,955.7
H. Transportation and storage	994.8	-	19.8	125.6	11.2	19.9	-	-	137.3
I. Accommodation and food service activities	200.0	39.3	-	-	-	-	-	-	-
J. Information and communication	7,136.9	22.4	-	8,269.1	8.4	32.8	7,532.5	0.3	1,761.7
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	2,134.4	547.6	1,472.8	1,951.7	50.3	144.1	1,798.9	471.7	122.1
M. Administrative and support service activities	5,309.1	293.2	848.5	4,838.6	32.1	332.7	5,698.8	56.4	755.6
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	21.9	4.1	8.2	14.6	5.9	-	-	4.1	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	7,811.2	-	2.1	5,773.4	11.3	4.4	6,243.4	4.6	44.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	26.8	-	-	-	1,421.1	-	790.2
Total	127,547.1	36,819.6	129,181.4	112,739.1	41,445.3	93,082.6	93,026.5	38,421.9	121,214.0

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Dec-19			Jun-20 ^R			Dec-20		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	42,951.2	14,612.5	4,549.8	36,467.2	13,712.1	1,931.9	25,320.8	11,298.7	3,963.1
I. GOVERNMENT	-	-	-	115.0	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	3,763.0	2,522.4	-	781.5	2,522.4	-	-	2,522.4	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	39,188.3	12,090.0	4,549.8	35,570.7	11,189.7	1,931.9	25,320.8	8,776.3	3,963.1
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	1,321.7	-	-	1,321.7	-
C. Manufacturing	35,696.7	12,052.1	4,546.4	33,699.9	9,805.3	1,928.5	18,709.7	7,409.8	3,959.7
1 - Manufacture of food products	922.1	-	7.2	6,414.2	-	15.5	2,053.4	-	15.5
2 - Manufacture of beverages	99.7	-	-	49.9	-	-	-	-	-
3 - Manufacture of textiles	9,675.2	8,203.6	3,629.7	16,141.7	6,450.7	1,396.9	8,777.9	2,700.2	2,874.7
4 - Manufacture of wearing apparel	8.6	-	170.0	5.7	-	13.7	-	-	13.7
5 - Manufacture of leather and related products	-	871.7	94.3	-	827.8	80.9	-	36.4	120.1
6 - Manufacture of paper and paper products	-	2,356.5	98.1	15.7	1,277.8	97.6	-	118.2	152.6
7 - Manufacture of coke and refined petroleum products	21,725.3	-	-	7,712.8	-	-	3,484.8	-	-
8 - Manufacture of chemicals and chemical products	2,900.8	-	-	2,945.1	-	-	4,273.9	-	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	103.8	48.5	-	92.2	19.0	-	57.1	-
10 - Manufacture of rubber and plastics products	113.4	-	-	46.7	-	-	7.5	-	-
11 - Manufacture of other non-metallic mineral products	15.0	67.4	198.0	15.0	716.0	96.5	-	4,071.1	379.4
12 - Manufacture of basic metals	2.7	0.5	-	78.2	0.5	-	25.0	0.5	-
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10.0	-	-	10.0	-	-	10.0	-	-
15 - Manufacture of electrical equipment	5.0	3.3	57.9	-	-	51.8	30.0	-	66.8
16 - Manufacture of machinery and equipment	-	35.2	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	410.0	-	-	440.2	-	-	426.3	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	218.9	-	242.7	264.9	-	156.4	47.2	-	336.9
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-	-
E. Water supply, sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-
F. Construction	7.0	-	-	7.0	-	-	7.0	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	3,184.6	38.0	3.4	1,785.6	62.6	3.4	6,499.6	44.7	3.4
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	28.4	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	3,184.4	-	3.4	1,785.4	-	3.4	6,497.6	-	3.4
3 - Retail trade, except of motor vehicles and motorcycles	0.2	9.5	-	0.2	62.6	-	2.1	44.7	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	200.0	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	12.0	-	-	3.3	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	88.0	-	-	74.9	-	-	104.5	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
Total	42,951.2	14,612.5	4,549.8	36,467.2	13,712.1	1,931.9	25,320.8	11,298.7	3,963.1

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Dec-19			Jun-20 ^R			Dec-20		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	91.9
2. DOMESTIC CONSTITUENTS	79,325.5	20,870.4	124,565.9	73,120.9	25,758.2	91,085.1	64,614.8	25,886.4	117,093.3
I. GOVERNMENT	-	258.8	-	-	3,687.8	-	-	1,859.9	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	9,142.0	-	0.0	8,137.6	-	0.0	3,486.8	-	513.8
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	70,183.5	20,611.6	124,539.1	64,983.4	22,070.4	91,085.1	59,706.9	24,026.5	115,789.3
A. Agriculture, forestry and fishing	-	17.9	7.9	21.3	145.1	8.7	9.7	47.7	10.7
B. Mining and quarrying	-	-	56.7	-	148.5	8.5	-	-	14.6
C. Manufacturing	33,014.6	17,623.3	114,304.6	30,342.4	19,272.9	87,253.0	27,969.0	17,897.8	106,794.5
1 - Manufacture of food products	3,954.7	3,484.8	3,977.9	3,768.0	3,144.7	3,727.7	3,544.0	1,978.3	3,684.1
2 - Manufacture of beverages	-	477.5	-	-	526.9	-	4.0	475.7	-
3 - Manufacture of textiles	13,820.2	5,593.2	84,397.3	15,477.9	5,804.3	66,048.5	15,364.4	7,132.6	77,866.1
4 - Manufacture of wearing apparel	1,112.6	281.5	20,683.4	747.3	327.4	14,479.9	1,157.8	453.2	18,285.9
5 - Manufacture of leather and related products	91.1	252.4	3,574.0	117.8	196.9	1,651.3	-	230.5	2,014.1
6 - Manufacture of paper and paper products	97.9	295.2	-	25.0	393.4	-	32.5	343.8	190.5
7 - Manufacture of coke and refined petroleum products	4,640.6	-	-	3,747.7	850.7	116.3	1,752.1	502.5	2,325.1
8 - Manufacture of chemicals and chemical products	4,821.5	1,563.4	-	3,886.6	2,461.1	10.0	3,736.1	2,711.5	8.9
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	241.2	122.0	14.0	141.4	105.4	14.0	98.5	101.8	112.9
10 - Manufacture of rubber and plastics products	772.2	584.4	232.5	256.0	292.8	-	166.2	303.2	259.9
11 - Manufacture of other non-metallic mineral products	10.0	238.3	40.1	14.4	147.3	142.0	13.5	38.1	1,427.8
12 - Manufacture of basic metals	1,228.4	1,379.3	12.2	215.9	2,312.5	12.2	211.7	1,043.9	17.2
13 - Manufacture of fabricated metal products, except machinery and equipment	29.3	280.3	-	19.7	158.8	-	0.8	322.4	24.2
14 - Manufacture of computer, electronic and optical products	128.6	1.4	5.8	185.2	-	-	145.1	-	-
15 - Manufacture of electrical equipment	843.9	2,072.2	314.9	474.9	1,542.5	171.8	449.2	1,251.2	83.9
16 - Manufacture of machinery and equipment	294.9	34.3	30.1	275.3	120.4	312.7	196.9	4.1	81.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	599.8	782.3	-	557.7	705.4	-	587.7	778.8	17.7
18 - Manufacture of furniture	-	2.8	-	96.5	3.2	-	63.3	-	-
19 - Other manufacturing n.e.s	327.6	178.3	1,022.3	335.0	179.2	566.7	445.2	226.3	395.0
D. Electricity, gas, steam and air conditioning supply	1,380.5	31.5	-	1,575.3	6.1	-	501.6	-	-
E. Water supply, sewerage, waste management and remediation activities	-	-	-	-	-	-	-	188.0	-
F. Construction	278.1	198.8	-	96.2	508.5	-	-	187.6	197.6
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	12,202.0	1,833.5	7,818.6	12,053.4	1,870.2	3,280.9	10,057.5	5,168.3	5,950.8
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	173.6	-	0.5	31.1	-	0.5	31.1
2 - Wholesale trade, except of motor vehicles and motorcycles	2,786.1	1,403.9	2,350.7	3,137.3	1,516.3	1,499.0	2,877.6	4,993.8	2,964.0
3 - Retail trade, except of motor vehicles and motorcycles	9,415.8	429.1	5,294.4	8,916.1	353.4	1,750.8	7,179.9	174.1	2,955.7
H. Transportation and storage	994.8	-	19.8	125.6	11.2	19.9	-	-	137.3
I. Accommodation and food service activities	-	39.3	-	-	-	-	-	-	-
J. Information and communication	7,136.9	22.4	-	8,269.1	8.4	32.8	7,532.5	0.3	1,761.7
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	2,122.4	547.6	1,472.8	1,948.3	50.3	144.1	1,798.9	471.7	122.1
M. Administrative and support service activities	5,309.1	293.2	848.5	4,838.6	32.1	332.7	5,698.8	56.4	755.6
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	21.9	4.1	8.2	14.6	5.9	-	-	4.1	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	7,723.2	-	2.1	5,698.5	11.3	4.4	6,138.9	4.6	44.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	26.8	-	-	-	1,421.1	-	790.2
Total	79,325.5	20,870.4	124,565.9	73,120.9	25,758.2	91,085.1	64,614.8	25,886.4	117,185.2

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Dec-19			Jun-20 ^R			Dec-20		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,270.4	1,336.8	65.6	3,151.0	1,975.0	65.6	3,090.9	1,236.8	65.6
I. GOVERNMENT	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	5,270.4	1,336.8	65.6	3,151.0	1,975.0	65.6	3,090.9	1,236.8	65.6
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-
C. Manufacturing	4,271.2	1,336.8	65.6	3,151.0	1,975.0	65.6	3,090.9	1,236.8	65.6
1 - Manufacture of food products	1,912.8	-	-	1,616.8	-	-	1,649.3	-	-
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	-	-	65.6	-	334.4	65.6	-	-	65.6
4 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-
5 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-
6 - Manufacture of paper and paper products	189.1	-	-	131.9	-	-	-	-	-
7 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-	-
8 - Manufacture of chemicals and chemical products	-	185.1	-	11.1	603.8	-	114.6	-	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	-	-	-	267.9	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	32.8	-	-	155.9	-	-	413.1	-
13 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	1,118.9	-	-	613.1	-	-	823.6	-
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	2,169.2	-	-	1,391.2	-	-	1,327.0	-	-
D. Electricity, gas, steam and air conditioning supply	999.3	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-
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	5,270.4	1,336.8	65.6	3,151.0	1,975.0	65.6	3,090.9	1,236.8	65.6

