

Scheduled Banks

Bills Purchased & Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Dec-20			Jun-21			Dec-21		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	91.9	55.4	-	172.9	-	-	290.4
2. DOMESTIC CONSTITUENTS	93,026.5	38,421.9	121,122.1	119,171.3	45,345.3	140,899.6	130,798.8	43,050.8	185,087.0
I. GOVERNMENT	-	1,859.9	-	-	2,094.6	-	-	-	115.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	3,486.8	2,522.4	513.8	12,723.4	2,522.4	0.0	19,001.0	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	88,118.6	34,039.6	119,818.1	106,447.9	40,728.0	140,899.6	111,797.7	42,916.6	185,087.0
A. Agriculture, forestry and fishing	9.7	47.7	10.7	9.7	94.4	2.0	9.7	143.2	341.3
B. Mining and quarrying	-	1,321.7	14.6	-	1,321.7	440.1	-	1,321.7	574.8
C. Manufacturing	49,769.6	26,544.4	110,819.9	68,622.0	32,436.0	130,671.9	70,249.0	33,406.3	168,030.1
1 - Manufacture of food products	7,246.7	1,978.3	3,699.7	7,305.9	3,271.1	2,054.3	9,231.4	7,687.1	4,384.0
2 - Manufacture of beverages	4.0	475.7	-	100.0	521.7	19.3	150.0	494.2	3.5
3 - Manufacture of textiles	24,142.3	9,832.8	80,806.4	38,629.7	12,980.5	103,057.3	42,753.1	7,267.0	132,160.0
4 - Manufacture of wearing apparel	1,157.8	453.2	18,299.6	1,743.9	939.5	18,575.4	1,873.1	534.1	23,279.3
5 - Manufacture of leather and related products	-	266.9	2,134.2	10.0	309.3	2,270.3	72.8	337.0	2,432.6
6 - Manufacture of paper and paper products	32.5	462.0	343.1	69.1	1,338.0	307.0	451.6	799.6	190.6
7 - Manufacture of coke and refined petroleum products	5,236.9	502.5	2,325.1	5,317.7	489.5	597.7	4,558.2	758.5	-
8 - Manufacture of chemicals and chemical products	8,124.6	2,711.5	8.9	11,419.8	2,608.7	-	6,961.9	2,944.9	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	98.5	158.9	112.9	37.5	179.8	133.5	121.7	323.3	-
10 - Manufacture of rubber and plastics products	173.7	303.2	259.9	288.3	597.4	412.1	210.3	510.0	88.1
11 - Manufacture of other non-metallic mineral products	13.5	4,109.2	1,807.2	78.3	4,734.5	1,681.9	111.6	1,159.1	2,835.0
12 - Manufacture of basic metals	236.7	1,457.5	17.2	260.0	794.4	12.2	929.7	2,879.9	-
13 - Manufacture of fabricated metal products, except machinery and equipment	0.8	322.4	24.2	27.5	196.2	7.0	624.2	1,175.8	13.3
14 - Manufacture of computer, electronic and optical products	155.1	-	-	100.1	-	-	84.4	498.4	-
15 - Manufacture of electrical equipment	479.2	2,074.9	150.7	444.5	1,871.0	131.0	241.8	4,212.9	126.4
16 - Manufacture of machinery and equipment	196.9	4.1	81.4	24.2	54.4	198.0	6.1	46.2	575.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	587.7	1,205.1	17.7	626.4	1,205.5	77.0	657.4	1,270.3	322.6
18 - Manufacture of furniture	63.3	-	-	53.0	103.4	-	158.0	32.9	-
19 - Other manufacturing n.e.s	1,819.4	226.3	731.9	2,086.0	241.3	1,137.6	1,051.6	475.1	1,619.4
D. Electricity, gas, steam and air conditioning supply	501.6	-	-	131.9	-	-	2,889.2	-	-
E. Water supply; sewerage, waste management and remediation activities	-	188.0	-	-	-	-	-	-	-
F. Construction	7.0	187.6	197.6	881.2	36.4	160.7	177.9	208.3	261.7
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	16,557.1	5,213.0	5,954.2	15,001.9	5,177.1	8,640.6	16,490.8	7,358.5	15,129.8
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	31.1	-	9.8	58.7	9.3	0.5	58.3
2 - Wholesale trade, except of motor vehicles and motorcycles	9,375.2	4,993.8	2,967.4	7,589.6	4,586.7	2,237.9	6,914.4	7,201.6	3,556.2
3 - Retail trade, except of motor vehicles and motorcycles	7,181.9	218.8	2,955.7	7,412.3	580.6	6,344.0	9,567.1	156.4	11,515.3
H. Transportation and storage	-	-	137.3	-	-	106.9	2.9	-	119.8
I. Accommodation and food service activities	-	-	-	-	-	-	-	77.7	65.3
J. Information and communication	7,532.5	0.3	1,761.7	10,810.7	5.2	68.7	10,043.6	45.6	103.0
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	1,798.9	471.7	122.1	1,758.2	362.3	106.3	1,765.0	304.3	87.4
M. Administrative and support service activities	5,698.8	56.4	755.6	3,443.1	1,275.4	628.1	3,814.4	46.9	224.2
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4.1	-	-	4.1	-	100.0	4.1	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	6,243.4	4.6	44.5	5,789.1	15.4	74.5	6,255.3	-	149.6
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	0.2	-	-	19.2	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	1,421.1	-	790.2	-	-	-	-	-	-
Total	93,026.5	38,421.9	121,214.0	119,226.6	45,345.3	141,072.5	130,798.8	43,050.8	185,377.5

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Dec-20			Jun-21			Dec-21		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	25,320.8	11,298.7	3,963.1	38,791.7	14,470.7	5,379.3	34,968.4	3,364.4	7,118.6
I. GOVERNMENT	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	2,522.4	-	5,242.3	2,522.4	-	9,389.5	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	25,320.8	8,776.3	3,963.1	33,549.5	11,948.3	5,379.3	25,578.9	3,364.4	7,118.6
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,321.7	-	-	1,321.7	-	-	1,321.7	-
C. Manufacturing	18,709.7	7,409.8	3,959.7	29,224.5	10,581.8	5,272.3	21,469.8	1,997.9	7,115.2
1 - Manufacture of food products	2,053.4	-	15.5	2,041.4	-	2.2	1,703.7	-	20.7
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	8,777.9	2,700.2	2,874.7	17,335.2	5,467.0	3,747.0	13,530.1	759.7	4,269.4
4 - Manufacture of wearing apparel	-	-	13.7	16.7	-	460.0	62.2	-	285.9
5 - Manufacture of leather and related products	-	36.4	120.1	-	36.4	132.9	-	109.2	80.9
6 - Manufacture of paper and paper products	-	118.2	152.6	-	476.4	152.6	-	319.0	190.6
7 - Manufacture of coke and refined petroleum products	3,484.8	-	-	4,111.4	-	-	2,616.1	-	-
8 - Manufacture of chemicals and chemical products	4,273.9	-	-	5,674.8	-	-	3,492.7	-	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	57.1	-	-	52.3	-	-	32.3	-
10 - Manufacture of rubber and plastics products	7.5	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	4,071.1	379.4	-	4,123.0	349.6	-	351.1	1,638.9
12 - Manufacture of basic metals	25.0	0.5	-	-	0.5	-	-	0.5	-
13 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	5.0	-	-	5.0	-	-
14 - Manufacture of computer, electronic and optical products	10.0	-	-	10.0	-	-	10.0	-	-
15 - Manufacture of electrical equipment	30.0	-	66.8	30.0	-	67.8	50.0	-	34.4
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426.3	-	-	426.3	-	-	426.3	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-
19 - Other manufacturing n.e.s	47.2	-	336.9	-	-	360.2	-	-	594.3
D. Electricity, gas, steam and air conditioning supply	-	-	-	124.6	-	-	1,346.2	-	-
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	6,499.6	44.7	3.4	4,113.4	44.7	107.0	2,601.0	44.7	3.4
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	6,497.6	-	3.4	4,113.2	-	3.4	2,597.8	-	3.4
3 - Retail trade, except of motor vehicles and motorcycles	2.1	44.7	-	0.2	44.7	103.6	3.2	44.7	-
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	104.5	-	-	80.0	-	-	155.0	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
Total	25,320.8	11,298.7	3,963.1	38,791.7	14,470.7	5,379.3	34,968.4	3,364.4	7,118.6

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Dec-20			Jun-21			Dec-21		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	91.9	55.4	-	172.9	-	-	290.4
2. DOMESTIC CONSTITUENTS	64,614.8	25,886.4	117,093.3	76,833.2	28,889.3	135,454.6	92,665.5	35,388.8	177,902.9
I. GOVERNMENT	-	1,859.9	-	-	2,094.6	-	-	115.0	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	3,486.8	-	513.8	7,481.1	-	0.0	9,611.5	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	59,706.9	24,026.5	115,789.3	69,352.1	26,794.4	135,454.6	83,054.0	35,254.6	177,902.8
A. Agriculture, forestry and fishing	9.7	47.7	10.7	9.7	94.4	2.0	9.7	143.2	341.3
B. Mining and quarrying	-	-	14.6	-	-	440.1	-	-	574.8
C. Manufacturing	27,969.0	17,897.8	106,794.5	35,851.1	19,868.9	125,333.9	45,762.7	27,110.8	160,849.4
1 - Manufacture of food products	3,544.0	1,978.3	3,684.1	3,462.8	3,271.1	2,052.2	5,068.8	7,687.1	4,363.3
2 - Manufacture of beverages	4.0	475.7	-	100.0	521.7	19.3	150.0	494.2	3.5
3 - Manufacture of textiles	15,364.4	7,132.6	77,866.1	21,294.5	7,076.1	99,244.7	29,222.9	6,077.2	127,825.0
4 - Manufacture of wearing apparel	1,157.8	453.2	18,285.9	1,727.1	939.5	18,115.4	1,810.9	534.1	22,993.4
5 - Manufacture of leather and related products	-	230.5	2,014.1	10.0	272.8	2,137.4	72.8	227.8	2,351.6
6 - Manufacture of paper and paper products	32.5	343.8	190.5	69.1	861.6	154.4	451.6	480.6	-
7 - Manufacture of coke and refined petroleum products	1,752.1	502.5	2,325.1	1,206.3	489.5	597.7	1,942.1	758.5	-
8 - Manufacture of chemicals and chemical products	3,736.1	2,711.5	8.9	5,640.5	2,437.2	-	3,368.4	2,777.9	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	98.5	101.8	112.9	37.5	127.5	133.5	121.7	291.1	-
10 - Manufacture of rubber and plastics products	166.2	303.2	259.9	288.3	387.1	412.1	210.3	195.3	88.1
11 - Manufacture of other non-metallic mineral products	13.5	38.1	1,427.8	78.3	611.4	1,332.3	111.6	808.0	1,196.1
12 - Manufacture of basic metals	211.7	1,043.9	17.2	260.0	615.1	12.2	929.7	2,179.1	-
13 - Manufacture of fabricated metal products, except machinery and equipment	0.8	322.4	24.2	22.5	196.2	7.0	619.2	1,175.8	13.3
14 - Manufacture of computer, electronic and optical products	145.1	-	-	90.1	-	-	74.4	498.4	-
15 - Manufacture of electrical equipment	449.2	1,251.2	83.9	414.5	883.8	63.1	191.8	1,527.5	91.9
16 - Manufacture of machinery and equipment	196.9	4.1	81.4	24.2	54.4	198.0	6.1	46.2	575.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	587.7	778.8	17.7	626.4	779.2	77.0	657.4	844.0	322.6
18 - Manufacture of furniture	63.3	-	-	53.0	103.4	-	158.0	32.9	-
19 - Other manufacturing n.e.s	445.2	226.3	395.0	445.9	241.3	777.5	594.8	475.1	1,025.1
D. Electricity, gas, steam and air conditioning supply	501.6	-	-	7.3	-	-	1,543.0	-	-
E. Water supply; sewerage, waste management and remediation activities	-	188.0	-	-	-	-	-	-	-
F. Construction	-	187.6	197.6	874.2	36.4	160.7	170.9	208.3	261.7
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	10,057.5	5,168.3	5,950.8	10,888.5	5,132.4	8,533.6	13,889.8	7,313.8	15,126.4
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	31.1	-	9.8	58.7	9.3	0.5	58.3
2 - Wholesale trade, except of motor vehicles and motorcycles	2,877.6	4,993.8	2,964.0	3,476.4	4,586.7	2,234.5	4,316.6	7,201.6	3,552.8
3 - Retail trade, except of motor vehicles and motorcycles	7,179.9	174.1	2,955.7	7,412.1	535.9	6,240.4	9,563.9	111.7	11,515.3
H. Transportation and storage	-	-	137.3	-	-	106.9	2.9	-	119.8
I. Accommodation and food service activities	-	-	-	-	-	-	-	77.7	65.3
J. Information and communication	7,532.5	0.3	1,761.7	10,810.7	5.2	68.7	9,909.3	45.6	103.0
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	1,798.9	471.7	122.1	1,758.2	362.3	106.3	1,751.1	304.3	87.4
M. Administrative and support service activities	5,698.8	56.4	755.6	3,443.1	1,275.4	628.1	3,814.4	46.9	224.2
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4.1	-	-	4.1	-	100.0	4.1	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	6,138.9	4.6	44.5	5,709.1	15.4	74.5	6,100.3	-	149.6
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	0.2	-	-	19.2	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	1,421.1	-	790.2	-	-	-	-	-	-
Total	64,614.8	25,886.4	117,185.2	76,888.5	28,889.3	135,627.5	92,665.5	35,388.8	178,193.3

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Dec-20			Jun-21			Dec-21		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,090.9	1,236.8	65.6	3,546.4	1,985.3	65.6	3,164.8	4,297.6	65.6
I. GOVERNMENT	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	3,090.9	1,236.8	65.6	3,546.4	1,985.3	65.6	3,164.8	4,297.6	65.6
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-
C. Manufacturing	3,090.9	1,236.8	65.6	3,546.4	1,985.3	65.6	3,016.6	4,297.6	65.6
1 - Manufacture of food products	1,649.3	-	-	1,801.7	-	-	2,458.9	-	-
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	-	-	65.6	-	437.4	65.6	-	430.1	65.6
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	114.6	-	-	104.6	171.5	-	100.9	167.1	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	-	-	-	210.3	-	-	314.7	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	413.1	-	-	178.9	-	-	700.3	-
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	823.6	-	-	987.3	-	-	2,685.3	-
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	1,327.0	-	-	1,640.0	-	-	456.8	-	-
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	-	-	-	-	-	-	134.3	-	-
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	13.9	-	-
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	3,090.9	1,236.8	65.6	3,546.4	1,985.3	65.6	3,164.8	4,297.6	65.6

