

Scheduled Banks

Bills Purchased & Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Jun-21			Dec-21			Jun-22		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	55.4	-	172.9	-	-	290.4	-	-	592.5
2. DOMESTIC CONSTITUENTS	119,171.3	45,345.3	140,899.6	130,798.8	43,050.8	185,087.0	143,038.6	49,474.1	224,852.1
I. GOVERNMENT	-	2,094.6	-	-	115.0	-	-	5,228.9	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	12,723.4	2,522.4	0.0	19,001.0	-	0.0	17,068.2	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	106,447.9	40,728.0	140,899.6	111,797.7	42,916.6	185,087.0	125,970.4	44,245.3	224,852.1
A. Agriculture, forestry and fishing	9.7	94.4	2.0	9.7	143.2	341.3	9.7	-	278.7
B. Mining and quarrying	-	1,321.7	440.1	-	1,321.7	574.8	-	1,409.7	552.1
C. Manufacturing	68,622.0	32,436.0	130,671.9	70,249.0	33,406.3	168,030.1	77,409.3	34,009.1	201,804.8
1 - Manufacture of food products	7,305.9	3,271.1	2,054.3	9,231.4	7,687.1	4,384.0	7,038.9	3,006.7	9,486.8
2 - Manufacture of beverages	100.0	521.7	19.3	150.0	494.2	3.5	100.0	481.6	8.0
3 - Manufacture of textiles	38,629.7	12,980.5	103,057.3	42,753.1	7,267.0	132,160.0	48,141.3	17,262.1	157,581.6
4 - Manufacture of wearing apparel	1,743.9	939.5	18,575.4	1,873.1	534.1	23,279.3	1,358.9	2,157.4	23,576.7
5 - Manufacture of leather and related products	10.0	309.3	2,270.3	72.8	337.0	2,432.6	-	850.3	3,509.2
6 - Manufacture of paper and paper products	69.1	1,338.0	307.0	451.6	799.6	190.6	32.4	890.3	102.8
7 - Manufacture of coke and refined petroleum products	5,317.7	489.5	597.7	4,558.2	758.5	-	4,965.6	488.2	625.0
8 - Manufacture of chemicals and chemical products	11,419.8	2,608.7	-	6,961.9	2,944.9	-	10,713.3	2,367.8	773.4
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	37.5	179.8	133.5	121.7	323.3	-	120.7	174.0	190.4
10 - Manufacture of rubber and plastics products	288.3	597.4	412.1	210.3	510.0	88.1	192.8	1,216.0	911.6
11 - Manufacture of other non-metallic mineral products	78.3	4,734.5	1,681.9	111.6	1,159.1	2,835.0	275.1	508.9	984.5
12 - Manufacture of basic metals	260.0	794.4	12.2	929.7	2,879.9	-	366.0	1,459.5	-
13. Manufacture of fabricated metal products, except machinery and equipment	27.5	196.2	7.0	624.2	1,175.8	13.3	291.8	135.6	17.2
14 - Manufacture of computer, electronic and optical products	100.1	-	-	84.4	498.4	-	211.2	-	-
15 - Manufacture of electrical equipment	444.5	1,871.0	131.0	241.8	4,212.9	126.4	282.1	1,608.3	425.7
16 - Manufacture of machinery and equipment	24.2	54.4	198.0	6.1	46.2	575.4	-	-	447.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	626.4	1,205.5	77.0	657.4	1,270.3	322.6	536.5	1,316.2	338.0
18 - Manufacture of furniture	53.0	103.4	-	158.0	32.9	-	225.0	-	-
19. Other manufacturing n.e.s	2,086.0	241.3	1,137.6	1,051.6	475.1	1,619.4	2,557.8	86.2	2,826.4
D. Electricity, gas, steam and air conditioning supply	131.9	-	-	2,889.2	-	-	3,754.6	227.2	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	377.9	-	-
F. Construction	881.2	36.4	160.7	177.9	208.3	261.7	685.5	219.8	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,001.9	5,177.1	8,640.6	16,490.8	7,358.5	15,129.8	18,341.8	5,935.9	20,790.4
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	9.8	58.7	9.3	0.5	58.3	-	0.5	31.1
2 - Wholesale trade, except of motor vehicles and motorcycles	7,589.6	4,586.7	2,237.9	6,914.4	7,201.6	3,556.2	7,610.1	5,645.0	4,680.1
3 - Retail trade, except of motor vehicles and motorcycles	7,412.3	580.6	6,344.0	9,567.1	156.4	11,515.3	10,731.7	290.4	16,079.2
H. Transportation and storage	-	-	106.9	2.9	-	119.8	7.0	1,772.2	108.3
I. Accommodation and food service activities	-	-	-	-	77.7	65.3	-	19.3	-
J. Information and communication	10,810.7	5.2	68.7	10,043.6	45.6	103.0	10,823.0	50.6	154.7
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	1,758.2	362.3	106.3	1,765.0	304.3	87.4	3,425.7	573.4	85.2
M. Administrative and support service activities	3,443.1	1,275.4	628.1	3,814.4	46.9	224.2	3,880.2	24.0	986.1
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4.1	-	100.0	4.1	-	-	4.1	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,789.1	15.4	74.5	6,255.3	-	149.6	7,255.7	-	91.9
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	0.2	-	-	19.2	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
Total	119,226.6	45,345.3	141,072.5	130,798.8	43,050.8	185,377.5	143,038.6	49,474.1	225,444.7

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Jun-21			Dec-21			Jun-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	38,791.7	14,470.7	5,379.3	34,968.4	3,364.4	7,118.6	36,536.0	8,661.6	8,499.2
I. GOVERNMENT ENTERPRISES	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	5,242.3	2,522.4	-	9,389.5	-	-	4,795.2	-	-
IV. PRIVATE SECTOR (BUSINESS)	33,549.5	11,948.3	5,379.3	25,578.9	3,364.4	7,118.6	31,740.9	8,661.6	8,499.2
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,321.7	-	-	1,321.7	-	-	1,321.7	-
C. Manufacturing	29,224.5	10,581.8	5,272.3	21,469.8	1,997.9	7,115.2	23,351.6	7,295.1	8,360.3
1 - Manufacture of food products	2,041.4	-	2.2	1,703.7	-	20.7	1,782.8	-	502.2
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	17,335.2	5,467.0	3,747.0	13,530.1	759.7	4,269.4	14,217.0	5,334.3	5,749.1
4 - Manufacture of wearing apparel	16.7	-	460.0	62.2	-	285.9	-	-	486.4
5 - Manufacture of leather and related products	-	36.4	132.9	-	109.2	80.9	-	593.1	96.3
6 - Manufacture of paper and paper products	-	476.4	152.6	-	319.0	190.6	-	536.5	102.8
7 - Manufacture of coke and refined petroleum products	4,111.4	-	-	2,616.1	-	-	2,542.0	-	-
8 - Manufacture of chemicals and allied products	5,674.8	-	-	3,492.7	-	-	4,749.8	-	70.0
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	52.3	-	-	32.3	-	-	41.2	-
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	4,123.0	349.6	-	351.1	1,638.9	-	363.3	785.2
12 - Manufacture of basic metals	-	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	-	67.8	50.0	-	34.4	50.0	-	31.4
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	-	-	360.2	-	-	594.3	-	-	537.0
D. Electricity, gas, steam and air conditioning supply	124.6	-	-	1,346.2	-	-	3,578.9	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-
F. Construction	7.0	-	-	7.0	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	4,113.4	44.7	107.0	2,601.0	44.7	3.4	2,266.3	44.7	128.4
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	4,113.2	-	3.4	2,597.8	-	3.4	2,266.1	-	128.4
3 - Retail trade, except of motor vehicles and motorcycles	0.2	44.7	103.6	3.2	44.7	-	0.2	44.7	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	2,168.8	-	-
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	220.3	-	-
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	80.0	-	-	155.0	-	-	155.0	-	10.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
Total	38,791.7	14,470.7	5,379.3	34,968.4	3,364.4	7,118.6	36,536.0	8,661.6	8,499.2

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Jun-21			Dec-21			Jun-22		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	55.4	-	172.9	-	-	290.4	-	-	592.5
2. DOMESTIC CONSTITUENTS	76,833.2	28,889.3	135,454.6	92,665.5	35,388.8	177,902.9	102,299.0	36,493.0	216,287.3
I. GOVERNMENT	-	2,094.6	-	-	115.0	-	-	5,228.9	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	7,481.1	-	0.0	9,611.5	-	0.0	12,273.0	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	69,352.1	26,794.4	135,454.6	83,054.0	35,254.6	177,902.8	90,025.9	31,264.2	216,287.3
A. Agriculture, forestry and fishing	9.7	94.4	2.0	9.7	143.2	341.3	9.7	-	278.7
B. Mining and quarrying	-	-	440.1	-	-	574.8	-	88.0	552.1
C. Manufacturing	35,851.1	19,868.9	125,333.9	45,762.7	27,110.8	160,849.4	49,933.0	22,394.5	193,378.9
1 - Manufacture of food products	3,462.8	3,271.1	2,052.2	5,068.8	7,687.1	4,363.3	3,275.6	3,006.7	8,984.6
2 - Manufacture of beverages	100.0	521.7	19.3	150.0	494.2	3.5	100.0	481.6	8.0
3 - Manufacture of textiles	21,294.5	7,076.1	99,244.7	29,222.9	6,077.2	127,825.0	33,924.3	8,905.8	151,766.9
4 - Manufacture of wearing apparel	1,727.1	939.5	18,115.4	1,810.9	534.1	22,993.4	1,358.9	2,157.4	23,090.4
5 - Manufacture of leather and related products	10.0	272.8	2,137.4	72.8	227.8	2,351.6	-	257.1	3,412.8
6 - Manufacture of paper and paper products	69.1	861.6	154.4	451.6	480.6	-	32.4	353.9	-
7 - Manufacture of coke and refined petroleum products	1,206.3	489.5	597.7	1,942.1	758.5	-	2,423.5	488.2	625.0
8 - Manufacture of chemicals and chemical products	5,640.5	2,437.2	-	3,368.4	2,777.9	-	5,819.6	2,245.4	703.4
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	37.5	127.5	133.5	121.7	291.1	-	120.7	132.8	190.4
10 - Manufacture of rubber and plastics products	288.3	387.1	412.1	210.3	195.3	88.1	192.8	921.4	911.6
11 - Manufacture of other non-metallic mineral products	78.3	611.4	1,332.3	111.6	808.0	1,196.1	275.1	145.6	199.3
12 - Manufacture of basic metals	260.0	615.1	12.2	929.7	2,179.1	-	366.0	1,292.4	-
13. Manufacture of fabricated metal products, except machinery and equipment	22.5	196.2	7.0	619.2	1,175.8	13.3	291.8	135.6	17.2
14 - Manufacture of computer, electronic and optical products	90.1	-	-	74.4	498.4	-	201.2	-	-
15 - Manufacture of electrical equipment	414.5	883.8	63.1	191.8	1,527.5	91.9	232.1	894.5	394.3
16 - Manufacture of machinery and equipment	24.2	54.4	198.0	6.1	46.2	575.4	-	-	447.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	626.4	779.2	77.0	657.4	844.0	322.6	536.5	890.0	338.0
18 - Manufacture of furniture	53.0	103.4	-	158.0	32.9	-	225.0	-	-
19. Other manufacturing n.e.s	445.9	241.3	777.5	594.8	475.1	1,025.1	557.4	86.2	2,289.4
D. Electricity, gas, steam and air conditioning supply	7.3	-	-	1,543.0	-	-	175.8	227.2	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	377.9	-	-
F. Construction	874.2	36.4	160.7	170.9	208.3	261.7	685.5	219.8	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	10,888.5	5,132.4	8,533.6	13,889.8	7,313.8	15,126.4	16,075.5	5,891.2	20,662.0
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	9.8	58.7	9.3	0.5	58.3	-	0.5	31.1
2 - Wholesale trade, except of motor vehicles and motorcycles	3,476.4	4,586.7	2,234.5	4,316.6	7,201.6	3,552.8	5,343.9	5,645.0	4,551.7
3 - Retail trade, except of motor vehicles and motorcycles	7,412.1	535.9	6,240.4	9,563.9	111.7	11,515.3	10,731.6	245.7	16,079.2
H. Transportation and storage	-	-	106.9	2.9	-	119.8	7.0	1,772.2	108.3
I. Accommodation and food service activities	-	-	-	-	77.7	65.3	-	19.3	-
J. Information and communication	10,810.7	5.2	68.7	9,909.3	45.6	103.0	8,590.2	50.6	154.7
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	1,758.2	362.3	106.3	1,751.1	304.3	87.4	3,410.8	573.4	85.2
M. Administrative and support service activities	3,443.1	1,275.4	628.1	3,814.4	46.9	224.2	3,659.9	24.0	986.1
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4.1	-	100.0	4.1	-	-	4.1	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,709.1	15.4	74.5	6,100.3	-	149.6	7,100.7	-	81.4
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	0.2	-	-	19.2	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
Total	76,888.5	28,889.3	135,627.5	92,665.5	35,388.8	178,193.3	102,299.0	36,493.0	216,879.9

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Jun-21			Dec-21			Jun-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	3,546.4	1,985.3	65.6	3,164.8	4,297.6	65.6	4,203.6	4,319.5	65.6
I. GOVERNMENT	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	3,546.4	1,985.3	65.6	3,164.8	4,297.6	65.6	4,203.6	4,319.5	65.6
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-
C. Manufacturing	3,546.4	1,985.3	65.6	3,016.6	4,297.6	65.6	4,124.7	4,319.5	65.6
1 - Manufacture of food products	1,801.7	-	-	2,458.9	-	-	1,980.5	-	-
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	-	437.4	65.6	-	430.1	65.6	-	3,022.0	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	104.6	171.5	-	100.9	167.1	-	143.8	122.4	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	210.3	-	-	314.7	-	-	294.6	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	178.9	-	-	700.3	-	-	166.6	-
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	987.3	-	-	2,685.3	-	-	713.9	-
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	1,640.0	-	-	456.8	-	-	2,000.4	-	-
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	-	-	64.1	-	-
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	13.9	-	-	14.9	-	-
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	3,546.4	1,985.3	65.6	3,164.8	4,297.6	65.6	4,203.6	4,319.5	65.6

