

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Dec-23				Sep-24				Dec-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
I. FOREIGN CONSTITUENTS	-	-	984	984	-	-	586	586	-	-	1,315	1,315
2. DOMESTIC CONSTITUENTS	113,795	31,449	222,799	368,042	112,649	39,402	247,649	399,699	90,399	33,762	239,211	363,372
I. GOVERNMENT	-	396	-	396	-	268	-	268	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	11,769	258	0	12,027	15,849	-	0	15,849	-	-	0	0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	102,026	30,795	222,799	355,620	96,800	39,133	247,649	383,582	90,399	33,758	239,211	363,368
A. Agriculture, forestry and fishing	133	92	531	755	27	131	312	470	93	5	632	730
B. Mining and quarrying	-	1,322	296	1,618	-	1,322	-	1,322	-	1,322	139	1,461
C. Manufacturing	66,172	23,562	198,058	287,792	57,976	31,909	227,428	317,312	58,776	27,062	218,100	303,939
1 - Manufacture of food products	11,535	6,507	13,581	31,623	8,889	5,625	18,168	32,682	10,014	4,159	17,365	31,538
2 - Manufacture of beverages	1,306	465	-	1,771	100	465	21	586	100	472	3	575
3 - Manufacture of textiles	36,223	4,453	152,351	193,026	32,128	8,861	173,215	214,204	32,145	8,956	164,627	205,729
4 - Manufacture of wearing apparel	419	1,528	23,445	25,393	594	2,376	26,116	29,086	787	1,608	25,012	27,408
5 - Manufacture of leather and related products	21	646	3,494	4,161	22	938	3,829	4,789	4	1,811	2,781	4,597
6 - Manufacture of paper and paper products	102	244	244	590	-	698	99	796	-	384	308	691
7 - Manufacture of coke and refined petroleum products	134	1,485	-	1,619	563	2,013	-	2,576	396	892	-	1,288
8 - Manufacture of chemicals and chemical products	8,835	1,619	209	10,663	10,303	3,049	796	14,148	6,824	1,897	1,428	10,149
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85	178	92	355	103	965	193	1,261	73	752	227	1,051
10 - Manufacture of rubber and plastics products	-	2,391	1,138	3,529	-	1,359	1,589	2,948	245	1,664	2,032	3,940
11 - Manufacture of other non-metallic mineral products	20	86	882	988	73	355	782	1,210	33	95	1,230	1,358
12 - Manufacture of basic metals	131	1,521	283	1,934	787	2,502	-	3,289	208	1,713	-	1,921
13. Manufacture of fabricated metal products, except machinery and equipment	328	28	16	371	230	131	-	361	217	0	-	217
14 - Manufacture of computer, electronic and optical products	39	19	-	58	55	19	95	170	55	19	72	146
15 - Manufacture of electrical equipment	202	809	78	1,089	157	935	87	1,179	434	1,048	137	1,620
16 - Manufacture of machinery and equipment	15	149	301	465	21	47	338	406	15	47	312	374
17 - Manufacture of motor vehicles, trailers and semi-trailers	360	1,146	8	1,514	390	1,362	28	1,779	383	1,414	-	1,797
18 - Manufacture of furniture	10	85	-	95	10	13	-	23	10	19	-	29
19. Other manufacturing n.e.s	6,408	204	1,937	8,549	3,552	195	2,071	5,819	6,832	112	2,566	9,511
D. Electricity, gas, steam and air conditioning supply	1,311	538	315	2,164	227	-	115	342	121	-	265	386
E. Water supply; sewerage, waste management and remediation activities	-	361	-	361	-	138	-	138	-	-	-	-
F. Construction	34	83	-	117	-	120	-	120	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,558	2,382	22,180	40,121	13,126	4,440	17,365	34,930	7,915	4,901	17,909	30,725
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	98	98	47	67	31	145	-	427	31	458
2 - Wholesale trade, except of motor vehicles and motorcycles	4,190	1,350	5,747	11,287	4,219	3,799	4,352	12,371	3,473	4,157	3,267	10,897
3 - Retail trade, except of motor vehicles and motorcycles	11,368	1,031	16,335	28,735	8,859	574	12,981	22,415	4,442	317	14,611	19,370
H. Transportation and storage	27	1,772	140	1,939	7	576	168	751	7	1	135	143
I. Accommodation and food service activities	-	115	-	115	-	115	-	115	-	115	-	115
J. Information and communication	11,398	101	662	12,161	17,277	101	1,428	18,806	19,830	101	271	20,203
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	510	324	84	918	761	270	21	1,053	681	56	283	1,020
M. Administrative and support service activities	2,838	138	529	3,506	3,595	7	762	4,364	1,194	105	1,019	2,317
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	90	-	90
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	4,045	-	3	4,048	3,803	1	50	3,854	1,781	1	457	2,239
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	4	-	4
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	113,795	31,449	223,783	369,026	112,649	39,402	248,235	400,285	90,399	33,762	240,525	364,686

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Dec-23				Sep-24				Dec-24 P			
	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	27,670	3,146	10,493	41,308	30,456	6,630	9,590	46,676	20,781	8,888	12,277	41,945
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,460	258	-	4,718	5,399	-	-	5,399	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	23,210	2,887	10,493	36,590	25,057	6,630	9,590	41,276	20,781	8,888	12,277	41,945
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	19,473	1,428	10,045	30,947	21,272	4,294	9,228	34,794	17,091	7,025	11,907	36,023
1 - Manufacture of food products	1,951	-	2	1,953	3,259	-	152	3,411	1,915	-	468	2,383
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	10,634	293	8,103	19,030	11,273	1,777	7,178	20,228	10,076	3,291	8,538	21,906
4 - Manufacture of wearing apparel	84	-	524	608	131	-	685	816	91	-	977	1,068
5 - Manufacture of leather and related products	10	211	90	311	4	372	104	480	4	1,215	118	1,337
6 - Manufacture of paper and paper products	-	215	244	459	-	487	99	585	-	188	308	496
7 - Manufacture of coke and refined petroleum products	134	133	-	267	563	566	-	1,129	396	812	-	1,208
8 - Manufacture of chemicals and chemical products	6,530	-	-	6,530	5,912	-	-	5,912	4,474	393	-	4,866
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	45	-	45	-	490	-	490	-	441	-	441
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	86	731	817	-	156	769	924	-	95	1,190	1,286
12 - Manufacture of basic metals	-	0	-	0	-	0	-	0	-	143	-	143
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10	19	-	29	10	19	-	29	10	19	-	29
15 - Manufacture of electrical equipment	100	-	33	133	100	-	20	120	100	-	35	135
16 - Manufacture of machinery and equipment	-	-	-	-	10	-	-	10	15	-	-	15
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426	-	426	-	426	-	426	-	426	-	426
18 - Manufacture of furniture	10	-	-	10	10	-	-	10	10	-	-	10
19. Other manufacturing n.e.s	10	-	318	328	-	-	222	222	-	-	272	272
D. Electricity, gas, steam and air conditioning supply	125	-	-	125	125	-	-	125	121	-	-	121
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	606	138	448	1,192	873	1,014	352	2,239	672	541	369	1,583
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	426	-	426
2 - Wholesale trade, except of motor vehicles and motorcycles	606	93	448	1,147	873	970	352	2,194	672	71	369	1,112
3 - Retail trade, except of motor vehicles and motorcycles	0	45	-	45	0	45	-	45	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	468	-	-	468	250	-	10	260	360	-	-	360
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	27,670	3,146	10,493	41,308	30,456	6,630	9,590	46,676	20,781	8,888	12,277	41,945

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Dec-23				Sep-24				Dec-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	984	984	-	-	586	586	-	-	1,315	1,315
2. DOMESTIC CONSTITUENTS	71,194	28,303	212,240	311,737	74,835	32,772	237,993	345,600	56,934	24,875	226,868	308,677
I. GOVERNMENT	-	396	-	396	-	268	-	268	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	7,309	-	0	7,309	10,450	-	0	10,450	-	-	0	0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	63,886	27,907	212,240	304,033	64,385	32,504	237,993	334,882	56,934	24,871	226,868	308,673
A. Agriculture, forestry and fishing	133	92	531	755	27	131	312	470	93	5	632	730
B. Mining and quarrying	-	-	296	296	-	-	-	-	-	-	139	139
C. Manufacturing	31,830	22,134	187,947	241,912	29,455	27,615	218,134	275,204	29,082	20,038	206,127	255,247
1 - Manufacture of food products	1,876	6,507	13,579	21,962	1,671	5,625	18,016	25,312	1,955	4,159	16,897	23,010
2 - Manufacture of beverages	100	465	-	565	100	465	21	586	100	472	3	575
3 - Manufacture of textiles	25,589	4,160	144,182	173,931	20,855	7,084	165,971	193,910	22,069	5,664	156,023	183,757
4 - Manufacture of wearing apparel	335	1,528	22,921	24,785	463	2,376	25,431	28,270	696	1,608	24,035	26,340
5 - Manufacture of leather and related products	11	436	3,404	3,851	17	567	3,726	4,310	-	596	2,664	3,259
6 - Manufacture of paper and paper products	102	29	-	131	-	211	-	211	-	196	-	196
7 - Manufacture of coke and refined petroleum products	-	1,352	-	1,352	-	1,447	-	1,447	-	79	-	79
8 - Manufacture of chemicals and chemical products	2,258	1,619	209	4,086	4,319	3,049	796	8,165	2,308	1,505	1,428	5,240
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85	133	92	310	103	474	193	771	73	311	227	611
10 - Manufacture of rubber and plastics products	-	2,391	1,138	3,529	-	1,359	1,589	2,948	245	1,664	2,032	3,940
11 - Manufacture of other non-metallic mineral products	20	-	150	170	73	199	14	285	33	-	39	72
12 - Manufacture of basic metals	131	1,521	283	1,934	787	2,502	-	3,289	208	1,569	-	1,778
13. Manufacture of fabricated metal products, except machinery and equipment	328	28	16	371	230	131	-	361	217	0	-	217
14 - Manufacture of computer, electronic and optical products	29	-	-	29	45	-	95	140	45	-	72	117
15 - Manufacture of electrical equipment	102	809	45	956	57	935	67	1,059	334	1,048	102	1,484
16 - Manufacture of machinery and equipment	15	149	301	465	11	47	338	396	-	47	312	359
17 - Manufacture of motor vehicles, trailers and semi-trailers	360	719	8	1,087	390	935	28	1,353	383	988	-	1,371
18 - Manufacture of furniture	-	85	-	85	-	13	-	13	-	19	-	19
19. Other manufacturing n.e.s	491	204	1,619	2,313	334	195	1,849	2,378	416	112	2,294	2,823
D. Electricity, gas, steam and air conditioning supply	1,186	538	315	2,039	102	-	115	217	-	-	265	265
E. Water supply; sewerage, waste management and remediation activities	-	361	-	361	-	138	-	138	-	-	-	-
F. Construction	34	83	-	117	-	120	-	120	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	14,952	2,245	21,732	38,929	12,253	3,426	17,013	32,691	7,243	4,360	17,540	29,142
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	98	98	47	67	31	145	-	1	31	32
2 - Wholesale trade, except of motor vehicles and motorcycles	3,584	1,258	5,299	10,140	3,347	2,830	4,000	10,176	2,801	4,086	2,897	9,785
3 - Retail trade, except of motor vehicles and motorcycles	11,368	987	16,335	28,690	8,859	529	12,981	22,370	4,442	272	14,611	19,325
H. Transportation and storage	27	1,772	140	1,939	7	576	168	751	7	1	135	143
I. Accommodation and food service activities	-	115	-	115	-	115	-	115	-	115	-	115
J. Information and communication	8,798	101	662	9,561	14,631	101	1,428	16,160	17,213	101	271	17,586
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	510	324	84	918	761	270	21	1,053	681	56	283	1,020
M. Administrative and support service activities	2,370	138	529	3,038	3,345	7	752	4,105	834	105	1,019	1,957
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	90	-	90
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	4,045	-	3	4,048	3,803	1	50	3,854	1,781	1	457	2,239
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	4	-	4
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	71,194	28,303	213,225	312,722	74,835	32,772	238,579	346,186	56,934	24,875	228,183	309,992

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Dec-23				Sep-24				Dec-24 P			
	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	14,931	-	66	14,997	7,358	-	66	7,423	12,684	-	66	12,749
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	14,931	-	66	14,997	7,358	-	66	7,423	12,684	-	66	12,749
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	14,868	-	66	14,934	7,249	-	66	7,314	12,604	-	66	12,669
1 - Manufacture of food products	7,708	-	-	7,708	3,959	-	-	3,959	6,145	-	-	6,145
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	47	-	-	47	71	-	-	71	42	-	-	42
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	5,907	-	-	5,907	3,218	-	-	3,218	6,416	-	-	6,416
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	63	-	-	63	109	-	-	109	80	-	-	80
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	14,931	-	66	14,997	7,358	-	66	7,423	12,684	-	66	12,749