

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Jun-23				Mar-24				Jun-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	-	-	765	765	-	-	447	447	-	-	664	664
2. DOMESTIC CONSTITUENTS	150,128	31,431	204,580	386,139	104,205	40,059	217,101	361,365	118,963	28,328	215,147	362,439
I. GOVERNMENT	-	290	-	290	-	363	-	363	-	22	-	22
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	16,997	2,013	0	19,010	2,985	269	0	3,254	14,856	-	0	14,856
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	133,132	29,128	204,580	366,840	101,220	39,427	217,101	357,748	104,107	28,307	215,147	347,561
A. Agriculture, forestry and fishing	10	101	86	197	55	33	552	640	59	33	610	703
B. Mining and quarrying	-	1,383	27	1,410	-	2,004	445	2,449	16	1,322	-	1,338
C. Manufacturing	94,960	23,317	183,759	302,036	67,329	31,194	191,946	290,470	65,056	19,731	199,755	284,542
1 - Manufacture of food products	12,979	3,757	6,305	23,042	11,736	5,059	11,778	28,574	10,976	3,330	11,680	25,986
2 - Manufacture of beverages	100	531	4	635	973	465	10	1,448	973	468	8	1,449
3 - Manufacture of textiles	44,509	7,989	148,966	201,463	38,133	6,326	150,166	194,625	35,856	4,643	154,441	194,939
4 - Manufacture of wearing apparel	1,142	1,608	19,169	21,919	517	1,611	20,351	22,479	545	1,748	24,258	26,551
5 - Manufacture of leather and related products	-	720	3,544	4,263	21	1,788	4,289	6,098	11	700	3,390	4,100
6 - Manufacture of paper and paper products	73	478	323	874	25	406	24	455	-	274	102	376
7 - Manufacture of coke and refined petroleum products	15,360	2,250	-	17,610	1,114	6,562	-	7,676	479	1,240	-	1,719
8 - Manufacture of chemicals and chemical products	11,186	1,221	475	12,882	10,936	2,151	230	13,317	8,513	1,419	304	10,235
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85	500	113	698	92	133	165	389	104	578	167	848
10 - Manufacture of rubber and plastics products	713	393	545	1,650	20	1,177	1,473	2,670	159	1,115	1,456	2,731
11 - Manufacture of other non-metallic mineral products	20	203	1,743	1,966	20	1,808	592	2,420	13	237	892	1,142
12 - Manufacture of basic metals	106	267	-	373	235	884	431	1,550	163	1,354	380	1,898
13. Manufacture of fabricated metal products, except machinery and equipment	296	76	20	393	180	183	-	363	297	0	-	298
14 - Manufacture of computer, electronic and optical products	50	-	-	50	134	19	66	220	55	355	95	505
15 - Manufacture of electrical equipment	140	1,760	125	2,025	100	689	78	867	112	973	86	1,171
16 - Manufacture of machinery and equipment	-	151	516	667	0	64	303	367	-	69	298	367
17 - Manufacture of motor vehicles, trailers and semi-trailers	591	1,124	327	2,043	361	1,447	233	2,041	382	1,136	15	1,533
18 - Manufacture of furniture	-	35	-	35	10	136	-	146	10	-	-	10
19. Other manufacturing n.e.s	7,608	255	1,584	9,447	2,723	284	1,758	4,765	6,409	92	2,182	8,683
D. Electricity, gas, steam and air conditioning supply	1,148	-	347	1,495	1,489	449	265	2,203	127	-	265	392
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	800	-	800	-	53	-	53
F. Construction	-	-	-	-	-	71	-	71	-	190	-	190
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,428	2,139	19,328	36,895	14,816	2,505	22,583	39,903	13,549	4,516	13,038	31,103
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	0	31	32	-	0	100	100
2 - Wholesale trade, except of motor vehicles and motorcycles	4,684	1,784	2,175	8,643	4,310	2,118	4,793	11,222	4,324	4,283	4,472	13,079
3 - Retail trade, except of motor vehicles and motorcycles	10,743	355	17,122	28,220	10,505	386	17,758	28,650	9,225	233	8,466	17,923
H. Transportation and storage	7	1,772	120	1,899	39	1,772	168	1,979	6	1,772	172	1,950
I. Accommodation and food service activities	-	115	-	115	0	115	-	115	-	120	-	120
J. Information and communication	12,232	101	266	12,599	11,187	101	222	11,510	17,411	106	356	17,873
K. Real estate activities	-	-	-	-	-	-	22	22	-	-	-	-
L. Professional, scientific and technical activities	59	176	371	607	223	262	205	689	536	436	25	996
M. Administrative and support service activities	3,516	19	240	3,776	1,544	84	666	2,295	3,644	7	919	4,570
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,771	-	36	5,807	4,539	32	27	4,597	3,703	16	7	3,726
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	150,128	31,431	205,345	386,904	104,205	40,059	217,548	361,812	118,963	28,328	215,812	363,103

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Jun-23				Mar-24				Jun-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	52,962	6,916	12,493	72,371	28,485	10,742	8,548	47,774	32,242	3,019	8,962	44,223
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	8,152	2,013	-	10,164	2,985	269	-	3,254	5,399	-	-	5,399
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	44,810	4,904	12,493	62,207	25,499	10,473	8,548	44,520	26,842	3,019	8,962	38,823
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	40,837	2,921	12,355	56,113	21,803	9,014	7,971	38,788	23,393	1,527	8,586	33,505
1 - Manufacture of food products	2,242	-	2	2,244	1,752	-	2	1,754	3,319	-	102	3,421
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	16,677	794	8,386	25,857	11,018	804	6,657	18,478	13,796	234	6,314	20,344
4 - Manufacture of wearing apparel	58	-	1,486	1,545	121	-	501	622	91	-	755	846
5 - Manufacture of leather and related products	-	312	120	432	4	1,323	81	1,408	7	123	125	254
6 - Manufacture of paper and paper products	-	430	311	741	-	215	24	239	-	187	102	289
7 - Manufacture of coke and refined petroleum products	13,800	678	-	14,478	1,114	4,459	-	5,573	369	179	-	547
8 - Manufacture of chemicals and chemical products	7,940	-	-	7,940	7,675	-	-	7,675	5,691	-	-	5,691
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	78	-	78	-	45	-	45	-	200	-	200
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	203	1,683	1,887	-	1,722	589	2,311	-	159	860	1,018
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	19	-	29	10	19	-	29
15 - Manufacture of electrical equipment	100	-	35	135	100	-	33	133	100	-	19	119
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426	-	426	-	426	-	426	-	426	-	426
18 - Manufacture of furniture	-	-	-	-	10	-	-	10	10	-	-	10
19. Other manufacturing n.e.s	10	-	332	342	-	-	84	84	-	-	309	309
D. Electricity, gas, steam and air conditioning supply	359	-	-	359	125	-	-	125	125	-	-	125
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	768	660	106	1,534	540	138	550	1,228	555	170	376	1,101
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	748	616	106	1,469	540	93	550	1,183	555	125	376	1,056
3 - Retail trade, except of motor vehicles and motorcycles	20	45	-	65	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	299	-	-	299	494	-	-	494	233	-	-	233
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	10	-	33	43	-	-	27	27	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	52,962	6,916	12,493	72,371	28,485	10,742	8,548	47,774	32,242	3,019	8,962	44,223

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Jun-23				Mar-24				Jun-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	-	-	765	765	-	-	447	447	-	-	664	664
2. DOMESTIC CONSTITUENTS	83,242	24,514	192,022	299,778	63,856	29,317	208,488	301,661	73,450	25,310	206,119	304,879
I. GOVERNMENT	-	290	-	290	-	363	-	363	-	22	-	22
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	8,845	-	0	8,845	-	-	0	0	9,457	-	0	9,457
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	74,397	24,225	192,022	290,643	63,856	28,954	208,488	301,298	63,993	25,288	206,119	295,400
A. Agriculture, forestry and fishing	10	101	86	197	55	33	552	640	59	33	610	703
B. Mining and quarrying	-	61	27	88	-	683	445	1,127	16	-	-	16
C. Manufacturing	40,241	20,395	171,339	231,975	33,862	22,181	183,910	239,952	28,622	18,205	191,103	237,929
1 - Manufacture of food products	4,076	3,757	6,303	14,136	1,587	5,059	11,776	18,422	1,585	3,330	11,578	16,493
2 - Manufacture of beverages	100	531	4	635	100	465	10	575	100	468	8	576
3 - Manufacture of textiles	27,832	7,195	140,514	175,541	27,115	5,523	143,444	176,082	22,060	4,409	148,061	174,530
4 - Manufacture of wearing apparel	1,084	1,608	17,683	20,375	396	1,611	19,850	21,857	454	1,748	23,503	25,705
5 - Manufacture of leather and related products	-	408	3,424	3,831	17	465	4,208	4,690	4	577	3,265	3,846
6 - Manufacture of paper and paper products	73	47	12	133	25	191	-	216	-	87	-	87
7 - Manufacture of coke and refined petroleum products	1,560	1,572	-	3,132	-	2,103	-	2,103	110	1,061	-	1,171
8 - Manufacture of chemicals and chemical products	3,187	1,221	475	4,883	3,219	2,151	230	5,601	2,769	1,419	304	4,491
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85	422	113	620	92	88	165	344	104	378	167	649
10 - Manufacture of rubber and plastics products	713	393	545	1,650	20	1,177	1,473	2,670	159	1,115	1,456	2,731
11 - Manufacture of other non-metallic mineral products	20	-	59	79	20	86	3	109	13	78	33	123
12 - Manufacture of basic metals	106	266	-	372	235	883	431	1,550	163	1,354	380	1,897
13. Manufacture of fabricated metal products, except machinery and equipment	296	76	20	393	180	183	-	363	297	0	-	298
14 - Manufacture of computer, electronic and optical products	40	-	-	40	124	-	66	190	45	335	95	476
15 - Manufacture of electrical equipment	40	1,760	90	1,890	-	689	45	734	12	973	67	1,052
16 - Manufacture of machinery and equipment	-	151	516	667	0	64	303	367	-	69	298	367
17 - Manufacture of motor vehicles, trailers and semi-trailers	591	698	327	1,617	361	1,021	233	1,614	382	710	15	1,107
18 - Manufacture of furniture	-	35	-	35	-	136	-	136	-	-	-	-
19. Other manufacturing n.e.s	437	255	1,252	1,944	371	284	1,674	2,329	365	92	1,873	2,330
D. Electricity, gas, steam and air conditioning supply	789	-	347	1,136	1,364	449	265	2,078	2	-	265	267
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	800	-	800	-	53	-	53
F. Construction	-	-	-	-	-	71	-	71	-	190	-	190
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	14,659	1,479	19,223	35,361	14,276	2,367	22,033	38,676	12,994	4,346	12,661	30,002
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	0	31	32	-	0	100	100
2 - Wholesale trade, except of motor vehicles and motorcycles	3,936	1,168	2,069	7,174	3,770	2,025	4,244	10,039	3,770	4,157	4,096	12,023
3 - Retail trade, except of motor vehicles and motorcycles	10,723	310	17,122	28,155	10,505	341	17,758	28,605	9,225	188	8,466	17,879
H. Transportation and storage	7	1,772	120	1,899	39	1,772	168	1,979	6	1,772	172	1,950
I. Accommodation and food service activities	-	115	-	115	0	115	-	115	-	120	-	120
J. Information and communication	9,653	101	266	10,021	8,449	101	222	8,772	14,644	106	356	15,106
K. Real estate activities	-	-	-	-	-	-	22	22	-	-	-	-
L. Professional, scientific and technical activities	59	176	371	607	223	262	205	689	536	436	25	996
M. Administrative and support service activities	3,217	19	240	3,476	1,051	84	666	1,801	3,411	7	919	4,337
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,761	-	3	5,764	4,539	32	-	4,571	3,703	16	7	3,726
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	83,242	24,514	192,787	300,543	63,856	29,317	208,935	302,108	73,450	25,310	206,784	305,543

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Jun-23				Mar-24				Jun-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	13,925	-	66	13,990	11,865	-	66	11,930	13,272	-	66	13,337
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	13,925	-	66	13,990	11,865	-	66	11,930	13,272	-	66	13,337
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	13,883	-	66	13,949	11,664	-	66	11,729	13,042	-	66	13,107
1 - Manufacture of food products	6,662	-	-	6,662	8,398	-	-	8,398	6,072	-	-	6,072
2 - Manufacture of beverages	-	-	-	-	873	-	-	873	873	-	-	873
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	60	-	-	60	41	-	-	41	53	-	-	53
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	7,162	-	-	7,162	2,352	-	-	2,352	6,043	-	-	6,043
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	41	-	-	41	201	-	-	201	230	-	-	230
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	13,925	-	66	13,990	11,865	-	66	11,930	13,272	-	66	13,337