

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Mar-23				Dec-23				Mar-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	-	-	503	503	-	-	984	984	-	-	447	447
2. DOMESTIC CONSTITUENTS	141,071	42,715	188,422	372,208	113,795	31,449	222,799	368,042	104,205	40,059	217,101	361,365
I. GOVERNMENT	17	172	-	189	-	396	-	396	-	363	-	363
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	15,049	720	0	15,768	11,769	258	0	12,027	2,985	269	0	3,254
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	126,005	41,823	188,422	356,250	102,026	30,795	222,799	355,620	101,220	39,427	217,101	357,748
A. Agriculture, forestry and fishing	10	148	449	606	133	92	531	755	55	33	552	640
B. Mining and quarrying	7	1,322	-	1,329	-	1,322	296	1,618	-	2,004	445	2,449
C. Manufacturing	74,556	27,572	171,767	273,896	66,172	23,562	198,058	287,792	67,329	31,194	191,946	290,470
1 - Manufacture of food products	10,536	6,010	8,359	24,905	11,535	6,507	13,581	31,623	11,736	5,059	11,778	28,574
2 - Manufacture of beverages	100	539	6	646	1,306	465	-	1,771	973	465	10	1,448
3 - Manufacture of textiles	38,027	7,475	130,462	175,964	36,223	4,453	152,351	193,026	38,133	6,326	150,166	194,625
4 - Manufacture of wearing apparel	1,023	1,633	23,861	26,516	419	1,528	23,445	25,393	517	1,611	20,351	22,479
5 - Manufacture of leather and related products	-	543	3,208	3,751	21	646	3,494	4,161	21	1,788	4,289	6,098
6 - Manufacture of paper and paper products	51	357	495	903	102	244	244	590	25	406	24	455
7 - Manufacture of coke and refined petroleum products	9,375	5,265	401	15,041	134	1,485	-	1,619	1,114	6,562	-	7,676
8 - Manufacture of chemicals and chemical products	10,332	1,500	453	12,285	8,835	1,619	209	10,663	10,936	2,151	230	13,317
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	120	271	107	498	85	178	92	355	92	133	165	389
10 - Manufacture of rubber and plastics products	364	496	288	1,148	-	2,391	1,138	3,529	20	1,177	1,473	2,670
11 - Manufacture of other non-metallic mineral products	53	351	1,222	1,626	20	86	882	988	20	1,808	592	2,420
12 - Manufacture of basic metals	147	649	-	796	131	1,521	283	1,934	235	884	431	1,550
13. Manufacture of fabricated metal products, except machinery and equipment	304	0	-	304	328	28	16	371	180	183	-	363
14 - Manufacture of computer, electronic and optical products	209	-	-	209	39	19	-	58	134	19	66	220
15 - Manufacture of electrical equipment	100	787	76	963	202	809	78	1,089	100	689	78	867
16 - Manufacture of machinery and equipment	15	10	771	796	15	149	301	465	0	64	303	367
17 - Manufacture of motor vehicles, trailers and semi-trailers	620	1,189	595	2,404	360	1,146	8	1,514	361	1,447	233	2,041
18 - Manufacture of furniture	-	7	-	7	10	85	-	95	10	136	-	146
19. Other manufacturing n.e.s	3,180	490	1,463	5,134	6,408	204	1,937	8,549	2,723	284	1,758	4,765
D. Electricity, gas, steam and air conditioning supply	6,014	-	232	6,246	1,311	538	315	2,164	1,489	449	265	2,203
E. Water supply; sewerage, waste management and remediation activities	272	-	-	272	-	361	-	361	-	800	-	800
F. Construction	25	381	38	444	34	83	-	117	-	71	-	71
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	20,139	10,327	15,012	45,478	15,558	2,382	22,180	40,121	14,816	2,505	22,583	39,903
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	0	98	98	-	0	31	32
2 - Wholesale trade, except of motor vehicles and motorcycles	7,921	9,620	3,646	21,186	4,190	1,350	5,747	11,287	4,310	2,118	4,793	11,222
3 - Retail trade, except of motor vehicles and motorcycles	12,218	706	11,335	24,260	11,368	1,031	16,335	28,735	10,505	386	17,758	28,650
H. Transportation and storage	10	1,814	100	1,924	27	1,772	140	1,939	39	1,772	168	1,979
I. Accommodation and food service activities	-	3	-	3	-	115	-	115	0	115	-	115
J. Information and communication	13,432	104	168	13,704	11,398	101	662	12,161	11,187	101	222	11,510
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	22	22
L. Professional, scientific and technical activities	1,996	75	27	2,098	510	324	84	918	223	262	205	689
M. Administrative and support service activities	4,007	75	498	4,579	2,838	138	529	3,506	1,544	84	666	2,295
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,537	-	131	5,668	4,045	-	3	4,048	4,539	32	27	4,597
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	0	-	0	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	141,071	42,715	188,925	372,711	113,795	31,449	223,783	369,026	104,205	40,059	217,548	361,812

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Mar-23				Dec-23				Mar-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	46,420	13,891	10,602	70,913	27,670	3,146	10,493	41,308	28,485	10,742	8,548	47,774
I. GOVERNMENT	17	-	-	17	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	10,305	720	-	11,024	4,460	258	-	4,718	2,985	269	-	3,254
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	36,098	13,172	10,602	59,872	23,210	2,887	10,493	36,590	25,499	10,473	8,548	44,520
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	30,009	6,699	10,273	46,981	19,473	1,428	10,045	30,947	21,803	9,014	7,971	38,788
1 - Manufacture of food products	1,479	-	898	2,377	1,951	-	2	1,953	1,752	-	2	1,754
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	16,473	1,914	7,401	25,788	10,634	293	8,103	19,030	11,018	804	6,657	18,478
4 - Manufacture of wearing apparel	36	-	119	155	84	-	524	608	121	-	501	622
5 - Manufacture of leather and related products	-	362	206	567	10	211	90	311	4	1,323	81	1,408
6 - Manufacture of paper and paper products	-	305	229	533	-	215	244	459	-	215	24	239
7 - Manufacture of coke and refined petroleum products	5,243	3,293	-	8,535	134	133	-	267	1,114	4,459	-	5,573
8 - Manufacture of chemicals and chemical products	6,659	-	-	6,659	6,530	-	-	6,530	7,675	-	-	7,675
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	75	-	75	-	45	-	45	-	45	-	45
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	270	1,107	1,377	-	86	731	817	-	1,722	589	2,311
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	-	31	131	100	-	33	133	100	-	33	133
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	480	-	480	-	426	-	426	-	426	-	426
18 - Manufacture of furniture	-	-	-	-	10	-	-	10	10	-	-	10
19. Other manufacturing n.e.s	10	-	282	292	10	-	318	328	-	-	84	84
D. Electricity, gas, steam and air conditioning supply	959	-	-	959	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	2,293	5,151	219	7,663	606	138	448	1,192	540	138	550	1,228
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	2,196	5,106	219	7,521	606	93	448	1,147	540	93	550	1,183
3 - Retail trade, except of motor vehicles and motorcycles	97	45	-	142	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	468	-	-	468	494	-	-	494
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	111	111	-	-	-	-	-	-	27	27
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	46,420	13,891	10,602	70,913	27,670	3,146	10,493	41,308	28,485	10,742	8,548	47,774

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Mar-23				Dec-23				Mar-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	-	-	503	503	-	-	984	984	-	-	447	447
2. DOMESTIC CONSTITUENTS	88,570	28,824	177,755	295,149	71,194	28,303	212,240	311,737	63,856	29,317	208,488	301,661
I. GOVERNMENT	-	172	-	172	-	396	-	396	-	363	-	363
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,744	-	0	4,744	7,309	-	0	7,309	-	-	0	0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	83,826	28,652	177,755	290,232	63,886	27,907	212,240	304,033	63,856	28,954	208,488	301,298
A. Agriculture, forestry and fishing	10	148	449	606	133	92	531	755	55	33	552	640
B. Mining and quarrying	7	-	-	7	-	-	296	296	-	683	445	1,127
C. Manufacturing	38,526	20,873	161,429	220,828	31,830	22,134	187,947	241,912	33,862	22,181	183,910	239,952
1 - Manufacture of food products	5,815	6,010	7,461	19,285	1,876	6,507	13,579	21,962	1,587	5,059	11,776	18,422
2 - Manufacture of beverages	100	539	6	646	100	465	-	565	100	465	10	575
3 - Manufacture of textiles	21,554	5,561	122,996	150,110	25,589	4,160	144,182	173,931	27,115	5,523	143,444	176,082
4 - Manufacture of wearing apparel	987	1,633	23,742	26,361	335	1,528	22,921	24,785	396	1,611	19,850	21,857
5 - Manufacture of leather and related products	-	181	3,002	3,184	11	436	3,404	3,851	17	465	4,208	4,690
6 - Manufacture of paper and paper products	51	53	267	370	102	29	-	131	25	191	-	216
7 - Manufacture of coke and refined petroleum products	4,132	1,973	401	6,506	-	1,352	-	1,352	-	2,103	-	2,103
8 - Manufacture of chemicals and chemical products	3,611	1,500	453	5,564	2,258	1,619	209	4,086	3,219	2,151	230	5,601
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	120	196	107	423	85	133	92	310	92	88	165	344
10 - Manufacture of rubber and plastics products	364	496	288	1,148	-	2,391	1,138	3,529	20	1,177	1,473	2,670
11 - Manufacture of other non-metallic mineral products	53	81	115	249	20	-	150	170	20	86	3	109
12 - Manufacture of basic metals	147	648	-	796	131	1,521	283	1,934	235	883	431	1,550
13. Manufacture of fabricated metal products, except machinery and equipment	304	0	-	304	328	28	16	371	180	183	-	363
14 - Manufacture of computer, electronic and optical products	199	-	-	199	29	-	-	29	124	-	66	190
15 - Manufacture of electrical equipment	-	787	45	831	102	809	45	956	-	689	45	734
16 - Manufacture of machinery and equipment	15	10	771	796	15	149	301	465	0	64	303	367
17 - Manufacture of motor vehicles, trailers and semi-trailers	620	709	595	1,924	360	719	8	1,087	361	1,021	233	1,614
18 - Manufacture of furniture	-	7	-	7	-	85	-	85	-	136	-	136
19. Other manufacturing n.e.s	455	490	1,181	2,126	491	204	1,619	2,313	371	284	1,674	2,329
D. Electricity, gas, steam and air conditioning supply	5,055	-	232	5,287	1,186	538	315	2,039	1,364	449	265	2,078
E. Water supply; sewerage, waste management and remediation activities	272	-	-	272	-	361	-	361	-	800	-	800
F. Construction	25	381	38	444	34	83	-	117	-	71	-	71
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	17,846	5,176	14,794	37,815	14,952	2,245	21,732	38,929	14,276	2,367	22,033	38,676
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	0	98	98	-	0	31	32
2 - Wholesale trade, except of motor vehicles and motorcycles	5,724	4,514	3,427	13,665	3,584	1,258	5,299	10,140	3,770	2,025	4,244	10,039
3 - Retail trade, except of motor vehicles and motorcycles	12,121	662	11,335	24,118	11,368	987	16,335	28,690	10,505	341	17,758	28,605
H. Transportation and storage	10	1,814	100	1,924	27	1,772	140	1,939	39	1,772	168	1,979
I. Accommodation and food service activities	-	3	-	3	-	115	-	115	0	115	-	115
J. Information and communication	10,835	104	168	11,107	8,798	101	662	9,561	8,449	101	222	8,772
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	22	22
L. Professional, scientific and technical activities	1,996	75	27	2,098	510	324	84	918	223	262	205	689
M. Administrative and support service activities	3,707	75	498	4,280	2,370	138	529	3,038	1,051	84	666	1,801
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,537	-	20	5,557	4,045	-	3	4,048	4,539	32	-	4,571
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	0	-	0	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	88,570	28,824	178,257	295,651	71,194	28,303	213,225	312,722	63,856	29,317	208,935	302,108

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Mar-23				Dec-23				Mar-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	6,081	-	66	6,147	14,931	-	66	14,997	11,865	-	66	11,930
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	6,081	-	66	6,147	14,931	-	66	14,997	11,865	-	66	11,930
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	6,021	-	66	6,087	14,868	-	66	14,934	11,664	-	66	11,729
1 - Manufacture of food products	3,243	-	-	3,243	7,708	-	-	7,708	8,398	-	-	8,398
2 - Manufacture of beverages	-	-	-	-	1,206	-	-	1,206	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	62	-	-	62	47	-	-	47	41	-	-	41
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	2,716	-	-	2,716	5,907	-	-	5,907	2,352	-	-	2,352
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	60	-	-	60	63	-	-	63	201	-	-	201
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	6,081	-	66	6,147	14,931	-	66	14,997	11,865	-	66	11,930