

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Sep-23				Jun-24				Sep-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	-	-	1,458	1,458	-	-	664	664	-	-	586	586
2. DOMESTIC CONSTITUENTS	132,114	42,837	231,593	406,543	118,963	28,328	215,147	362,439	112,649	39,402	247,649	399,699
I. GOVERNMENT	-	28	-	28	-	22	-	22	-	268	-	268
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	18,237	155	0	18,392	14,856	-	0	14,856	15,849	-	0	15,849
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	113,877	42,654	231,593	388,123	104,107	28,307	215,147	347,561	96,800	39,133	247,649	383,582
A. Agriculture, forestry and fishing	41	-	222	262	59	33	610	703	27	131	312	470
B. Mining and quarrying	7	1,322	77	1,406	16	1,322	-	1,338	-	1,322	-	1,322
C. Manufacturing	73,660	29,509	200,906	304,076	65,056	19,731	199,755	284,542	57,976	31,909	227,428	317,312
1 - Manufacture of food products	12,080	5,283	12,120	29,483	10,976	3,330	11,680	25,986	8,889	5,625	18,168	32,682
2 - Manufacture of beverages	1,306	469	15	1,789	973	468	8	1,449	100	465	21	586
3 - Manufacture of textiles	42,454	8,951	157,401	208,806	35,856	4,643	154,441	194,939	32,128	8,861	173,215	214,204
4 - Manufacture of wearing apparel	896	1,832	21,444	24,172	545	1,748	24,258	26,551	594	2,376	26,116	29,086
5 - Manufacture of leather and related products	-	1,316	3,694	5,010	11	700	3,390	4,100	22	938	3,829	4,789
6 - Manufacture of paper and paper products	198	1,074	360	1,632	-	274	102	376	-	698	99	796
7 - Manufacture of coke and refined petroleum products	948	4,247	-	5,195	479	1,240	-	1,719	563	2,013	-	2,576
8 - Manufacture of chemicals and chemical products	10,798	1,027	247	12,072	8,513	1,419	304	10,235	10,303	3,049	796	14,148
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85	203	102	390	104	578	167	848	103	965	193	1,261
10 - Manufacture of rubber and plastics products	238	1,204	655	2,096	159	1,115	1,456	2,731	-	1,359	1,589	2,948
12 - Manufacture of basic metals	20	416	1,757	2,193	13	237	892	1,142	73	355	782	1,210
13. Manufacture of fabricated metal products, except machinery and equipment	214	1,014	94	1,322	163	1,354	380	1,898	787	2,502	-	3,289
14 - Manufacture of computer, electronic and optical products	367	47	16	430	297	0	-	298	230	131	-	361
15 - Manufacture of electrical equipment	128	19	-	148	55	355	95	505	55	19	95	170
16 - Manufacture of machinery and equipment	128	1,048	122	1,298	112	973	86	1,171	157	935	87	1,179
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	55	391	446	-	69	298	367	21	47	338	406
18 - Manufacture of furniture	530	1,146	119	1,795	382	1,136	15	1,533	390	1,362	28	1,779
19. Other manufacturing n.e.s	10	83	-	93	10	-	-	10	10	13	-	23
D. Electricity, gas, steam and air conditioning supply	3,261	74	2,370	5,705	6,409	92	2,182	8,683	3,552	195	2,071	5,819
E. Water supply; sewerage, waste management and remediation activities	127	135	315	577	127	-	265	392	227	-	115	342
F. Construction	-	80	-	80	-	53	-	53	-	138	-	138
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	5	-	5	-	190	-	190	-	120	-	120
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	18,175	9,042	28,681	55,898	13,549	4,516	13,038	31,103	13,126	4,440	17,365	34,930
2 - Wholesale trade, except of motor vehicles and motorcycles	-	885	79	964	-	0	100	100	47	67	31	145
3 - Retail trade, except of motor vehicles and motorcycles	7,407	7,687	4,599	19,693	4,324	4,283	4,472	13,079	4,219	3,799	4,352	12,371
H. Transportation and storage	10,768	471	24,003	35,242	9,225	233	8,466	17,923	8,859	574	12,981	22,415
I. Accommodation and food service activities	7	1,772	120	1,899	6	1,772	172	1,950	7	576	168	751
J. Information and communication	-	203	-	203	-	120	-	120	-	115	-	115
K. Real estate activities	11,285	223	673	12,180	17,411	106	356	17,873	17,277	101	1,428	18,806
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	1	223	254	477	536	436	25	996	761	270	21	1,053
N. Education	4,001	136	286	4,423	3,644	7	919	4,570	3,595	7	762	4,364
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	4	-	4	-	4	-	4	-	4	-	4
Q. Other service activities	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	6,574	-	59	6,633	3,703	16	7	3,726	3,803	1	50	3,854
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	132,114	42,837	233,050	408,001	118,963	28,328	215,812	363,103	112,649	39,402	248,235	400,285

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Sep-23				Jun-24				Sep-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	40,858	12,490	12,407	65,755	32,242	3,019	8,962	44,223	30,456	6,630	9,590	46,676
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	8,400	155	-	8,555	5,399	-	-	5,399	5,399	-	-	5,399
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	32,458	12,334	12,407	57,200	26,842	3,019	8,962	38,823	25,057	6,630	9,590	41,276
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	28,846	8,241	12,148	49,235	23,393	1,527	8,586	33,505	21,272	4,294	9,228	34,794
1 - Manufacture of food products	2,417	-	2	2,419	3,319	-	102	3,421	3,259	-	152	3,411
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	17,007	3,024	8,409	28,440	13,796	234	6,314	20,344	11,273	1,777	7,178	20,228
4 - Manufacture of wearing apparel	478	-	1,260	1,738	91	-	755	846	131	-	685	816
5 - Manufacture of leather and related products	-	804	134	938	7	123	125	254	4	372	104	480
6 - Manufacture of paper and paper products	-	997	246	1,244	-	187	102	289	-	487	99	585
7 - Manufacture of coke and refined petroleum products	948	2,645	-	3,593	369	179	-	547	563	566	-	1,129
8 - Manufacture of chemicals and chemical products	7,866	-	-	7,866	5,691	-	-	5,691	5,912	-	-	5,912
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	94	-	94	-	200	-	200	-	490	-	490
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	229	1,740	1,969	-	159	860	1,018	-	156	769	924
13. Manufacture of fabricated metal products, except machinery and equipment	-	0	-	0	-	0	-	0	-	0	-	0
14 - Manufacture of computer, electronic and optical products	10	19	-	29	10	19	-	29	10	19	-	29
15 - Manufacture of electrical equipment	100	-	32	132	100	-	19	119	100	-	20	120
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	10	-	-	10
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	-	324	334	-	-	309	309	-	-	222	222
D. Electricity, gas, steam and air conditioning supply	125	-	-	125	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	729	2,772	213	3,714	555	170	376	1,101	873	1,014	352	2,239
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	729	2,727	213	3,669	555	125	376	1,056	873	970	352	2,194
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	221	-	-	221	233	-	-	233	250	-	10	260
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	47	47	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	40,858	12,490	12,407	65,755	32,242	3,019	8,962	44,223	30,456	6,630	9,590	46,676

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Sep-23				Jun-24				Sep-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	-	-	1,458	1,458	-	-	664	664	-	-	586	586
2. DOMESTIC CONSTITUENTS	80,714	30,347	219,119	330,181	73,450	25,310	206,119	304,879	74,835	32,772	237,993	345,600
I. GOVERNMENT	-	28	-	28	-	22	-	22	-	268	-	268
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	9,837	-	0	9,837	9,457	-	0	9,457	10,450	-	0	10,450
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	70,877	30,320	219,119	320,316	63,993	25,288	206,119	295,400	64,385	32,504	237,993	334,882
A. Agriculture, forestry and fishing	41	-	222	262	59	33	610	703	27	131	312	470
B. Mining and quarrying	7	-	77	84	16	-	-	16	-	-	-	-
C. Manufacturing	34,314	21,269	188,692	244,275	28,622	18,205	191,103	237,929	29,455	27,615	218,134	275,204
1 - Manufacture of food products	3,310	5,283	12,118	20,712	1,585	3,330	11,578	16,493	1,671	5,625	18,016	25,312
2 - Manufacture of beverages	100	469	15	584	100	468	8	576	100	465	21	586
3 - Manufacture of textiles	25,447	5,927	148,926	180,301	22,060	4,409	148,061	174,530	20,855	7,084	165,971	193,910
4 - Manufacture of wearing apparel	418	1,832	20,184	22,434	454	1,748	23,503	25,705	463	2,376	25,431	28,270
5 - Manufacture of leather and related products	-	511	3,560	4,071	4	577	3,265	3,846	17	567	3,726	4,310
6 - Manufacture of paper and paper products	198	77	113	388	-	87	-	87	-	211	-	211
7 - Manufacture of coke and refined petroleum products	-	1,602	-	1,602	110	1,061	-	1,171	-	1,447	-	1,447
8 - Manufacture of chemicals and chemical products	2,824	1,027	247	4,098	2,769	1,419	304	4,491	4,319	3,049	796	8,165
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85	108	102	296	104	378	167	649	103	474	193	771
10 - Manufacture of rubber and plastics products	238	1,204	655	2,096	159	1,115	1,456	2,731	-	1,359	1,589	2,948
11 - Manufacture of other non-metallic mineral products	20	187	17	224	13	78	33	123	73	199	14	285
12 - Manufacture of basic metals	214	1,013	94	1,321	163	1,354	380	1,897	787	2,502	-	3,289
13. Manufacture of fabricated metal products, except machinery and equipment	367	47	16	430	297	0	-	298	230	131	-	361
14 - Manufacture of computer, electronic and optical products	118	-	-	118	45	335	95	476	45	-	95	140
15 - Manufacture of electrical equipment	28	1,048	90	1,166	12	973	67	1,052	57	935	67	1,059
16 - Manufacture of machinery and equipment	-	55	391	446	-	69	298	367	11	47	338	396
17 - Manufacture of motor vehicles, trailers and semi-trailers	530	720	119	1,369	382	710	15	1,107	390	935	28	1,353
18 - Manufacture of furniture	-	83	-	83	-	-	-	-	-	13	-	13
19. Other manufacturing n.e.s	417	74	2,046	2,537	365	92	1,873	2,330	334	195	1,849	2,378
D. Electricity, gas, steam and air conditioning supply	2	135	315	452	2	-	265	267	102	-	115	217
E. Water supply; sewerage, waste management and remediation activities	-	80	-	80	-	53	-	53	-	138	-	138
F. Construction	-	5	-	5	-	190	-	190	-	120	-	120
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	17,446	6,270	28,468	52,185	12,994	4,346	12,661	30,002	12,253	3,426	17,013	32,691
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	885	79	964	-	0	100	100	47	67	31	145
2 - Wholesale trade, except of motor vehicles and motorcycles	6,678	4,960	4,386	16,024	3,770	4,157	4,096	12,023	3,347	2,830	4,000	10,176
3 - Retail trade, except of motor vehicles and motorcycles	10,768	426	24,003	35,197	9,225	188	8,466	17,879	8,859	529	12,981	22,370
H. Transportation and storage	7	1,772	120	1,899	6	1,772	172	1,950	7	576	168	751
I. Accommodation and food service activities	-	203	-	203	-	120	-	120	-	115	-	115
J. Information and communication	8,705	223	673	9,601	14,644	106	356	15,106	14,631	101	1,428	16,160
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	1	223	254	477	536	436	25	996	761	270	21	1,053
M. Administrative and support service activities	3,780	136	286	4,202	3,411	7	919	4,337	3,345	7	752	4,105
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	6,574	-	12	6,586	3,703	16	7	3,726	3,803	1	50	3,854
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	80,714	30,347	220,577	331,638	73,450	25,310	206,784	305,543	74,835	32,772	238,579	346,186

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Sep-23				Jun-24				Sep-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	10,542	-	66	10,608	13,272	-	66	13,337	7,358	-	66	7,423
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	10,542	-	66	10,608	13,272	-	66	13,337	7,358	-	66	7,423
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	10,500	-	66	10,566	13,042	-	66	13,107	7,249	-	66	7,314
1 - Manufacture of food products	6,352	-	-	6,352	6,072	-	-	6,072	3,959	-	-	3,959
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	108	-	-	108	53	-	-	53	71	-	-	71
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics 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	2,834	-	-	2,834	6,043	-	-	6,043	3,218	-	-	3,218
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	42	-	-	42	230	-	-	230	109	-	-	109
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	10,542	-	66	10,608	13,272	-	66	13,337	7,358	-	66	7,423