

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Mar-24				Dec-24				Mar-25 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	-	-	447	447	-	-	1,315	1,315	-	-	-	-
2. DOMESTIC CONSTITUENTS	104,205	40,059	217,101	361,365	90,399	33,762	239,211	363,372	107,655	38,790	244,910	391,355
I. GOVERNMENT	-	363	-	363	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	2,985	269	0	3,254	-	-	0	0	2,070	-	0	2,070
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	101,220	39,427	217,101	357,748	90,399	33,758	239,211	363,368	105,484	38,787	244,910	389,182
A. Agriculture, forestry and fishing	55	33	552	640	93	5	632	730	18	-	745	763
B. Mining and quarrying	-	2,004	445	2,449	-	1,322	139	1,461	-	1,322	-	1,322
C. Manufacturing	67,329	31,194	191,946	290,470	58,776	27,062	218,100	303,939	68,225	31,578	224,655	324,458
1 - Manufacture of food products	11,736	5,059	11,778	28,574	10,014	4,159	17,365	31,538	11,910	7,290	14,199	33,399
2 - Manufacture of beverages	973	465	10	1,448	100	472	3	575	100	465	8	573
3 - Manufacture of textiles	38,133	6,326	150,166	194,625	32,145	8,956	164,627	205,729	38,165	11,390	171,361	220,917
4 - Manufacture of wearing apparel	517	1,611	20,351	22,479	787	1,608	25,012	27,408	1,520	2,144	27,527	31,191
5 - Manufacture of leather and related products	21	1,788	4,289	6,098	4	1,811	2,781	4,597	15	1,387	3,202	4,604
6 - Manufacture of paper and paper products	25	406	24	455	-	384	308	691	-	314	301	614
7 - Manufacture of coke and refined petroleum products	1,114	6,562	-	7,676	396	892	-	1,288	1,196	785	-	1,981
8 - Manufacture of chemicals and chemical products	10,936	2,151	230	13,317	6,824	1,897	1,428	10,149	9,944	1,297	409	11,651
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	92	133	165	389	73	752	227	1,051	93	466	239	798
10 - Manufacture of rubber and plastics products	20	1,177	1,473	2,670	245	1,664	2,032	3,940	222	481	2,324	3,027
11 - Manufacture of other non-metallic mineral products	20	1,808	592	2,420	33	95	1,230	1,358	-	345	1,304	1,648
12 - Manufacture of basic metals	235	884	431	1,550	208	1,713	-	1,921	501	2,905	139	3,545
13. Manufacture of fabricated metal products, except machinery and equipment	180	183	-	363	217	0	-	217	211	92	55	358
14 - Manufacture of computer, electronic and optical products	134	19	66	220	55	19	72	146	55	8	65	128
15 - Manufacture of electrical equipment	100	689	78	867	434	1,048	137	1,620	355	589	137	1,081
16 - Manufacture of machinery and equipment	0	64	303	367	15	47	312	374	-	62	317	379
17 - Manufacture of motor vehicles, trailers and semi-trailers	361	1,447	233	2,041	383	1,414	-	1,797	379	1,433	-	1,812
18 - Manufacture of furniture	10	136	-	146	10	19	-	29	-	-	-	-
19. Other manufacturing n.e.s	2,723	284	1,758	4,765	6,832	112	2,566	9,511	3,558	125	3,069	6,752
D. Electricity, gas, steam and air conditioning supply	1,489	449	265	2,203	121	-	265	386	125	-	265	390
E. Water supply; sewerage, waste management and remediation activities	-	800	-	800	-	-	-	-	24	40	-	64
F. Construction	-	71	-	71	-	-	-	-	27	159	-	186
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	14,816	2,505	22,583	39,903	7,915	4,901	17,909	30,725	10,697	4,454	17,750	32,901
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	427	31	458	-	170	31	202
2 - Wholesale trade, except of motor vehicles and motorcycles	4,310	2,118	4,793	11,222	3,473	4,157	3,267	10,897	2,894	3,937	2,478	9,309
3 - Retail trade, except of motor vehicles and motorcycles	10,505	386	17,758	28,650	4,442	317	14,611	19,370	7,803	346	15,241	23,390
H. Transportation and storage	39	1,772	168	1,979	7	1	135	143	6	631	155	791
I. Accommodation and food service activities	0	115	-	115	-	115	-	115	-	115	-	115
J. Information and communication	11,187	101	222	11,510	19,830	101	271	20,203	22,394	89	188	22,671
K. Real estate activities	-	-	22	22	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	223	262	205	689	681	56	283	1,020	191	354	140	684
M. Administrative and support service activities	1,544	84	666	2,295	1,194	105	1,019	2,317	3,438	7	959	4,404
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	90	-	90	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	4,539	32	27	4,597	1,781	1	457	2,239	440	35	53	528
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	4	-	4	-	3	-	3
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	104,205	40,059	217,548	361,812	90,399	33,762	240,525	364,686	107,655	38,790	244,910	391,355

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Mar-24				Dec-24				Mar-25 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	28,485	10,742	8,548	47,774	20,781	8,888	12,277	41,945	29,605	6,750	10,312	46,667
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	2,985	269	-	3,254	-	-	-	-	194	-	-	194
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	25,499	10,473	8,548	44,520	20,781	8,888	12,277	41,945	29,412	6,750	10,312	46,474
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	21,803	9,014	7,971	38,788	17,091	7,025	11,907	36,023	21,783	5,148	10,087	37,018
1 - Manufacture of food products	1,752	-	2	1,754	1,915	-	468	2,383	3,181	-	275	3,457
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	11,018	804	6,657	18,478	10,076	3,291	8,538	21,906	12,732	2,490	7,422	22,644
4 - Manufacture of wearing apparel	121	-	501	622	91	-	977	1,068	266	-	394	660
5 - Manufacture of leather and related products	4	1,323	81	1,408	4	1,215	118	1,337	15	840	105	961
6 - Manufacture of paper and paper products	-	215	24	239	-	188	308	496	-	184	301	484
7 - Manufacture of coke and refined petroleum products	1,114	4,459	-	5,573	396	812	-	1,208	1,196	476	-	1,671
8 - Manufacture of chemicals and chemical products	7,675	-	-	7,675	4,474	393	-	4,866	4,283	246	-	4,529
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	45	-	45	-	441	-	441	-	245	-	245
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	1,722	589	2,311	-	95	1,190	1,286	-	93	1,304	1,397
12 - Manufacture of basic metals	-	0	-	0	-	143	-	143	-	140	-	140
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	8	-	18
15 - Manufacture of electrical equipment	100	-	33	133	100	-	35	135	100	-	35	135
16 - Manufacture of machinery and equipment	-	-	-	-	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	-	-	-	-
19. Other manufacturing n.e.s	-	-	84	84	-	-	272	272	-	-	251	251
D. Electricity, gas, steam and air conditioning supply	125	-	-	125	121	-	-	121	125	-	-	125
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	540	138	550	1,228	672	541	369	1,583	272	279	225	776
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	426	-	426	-	166	-	166
2 - Wholesale trade, except of motor vehicles and motorcycles	540	93	550	1,183	672	71	369	1,112	254	69	225	549
3 - Retail trade, except of motor vehicles and motorcycles	0	45	-	45	0	45	-	45	17	45	-	62
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,537	-	-	2,537	2,537	-	-	2,537	6,903	-	-	6,903
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	494	-	-	494	360	-	-	360	329	-	-	329
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	27	27	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	28,485	10,742	8,548	47,774	20,781	8,888	12,277	41,945	29,605	6,750	10,312	46,667

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Mar-24				Dec-24				Mar-25 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	-	-	447	447	-	-	1,315	1,315	-	-	-	-
2. DOMESTIC CONSTITUENTS	63,856	29,317	208,488	301,661	56,934	24,875	226,868	308,677	67,685	32,040	234,532	334,258
I. GOVERNMENT	-	363	-	363	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	0	0	-	-	0	0	1,877	-	0	1,877
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	63,856	28,954	208,488	301,298	56,934	24,871	226,868	308,673	65,708	32,038	234,532	332,278
A. Agriculture, forestry and fishing	55	33	552	640	93	5	632	730	18	-	745	763
B. Mining and quarrying	-	683	445	1,127	-	-	139	139	-	-	-	-
C. Manufacturing	33,862	22,181	183,910	239,952	29,082	20,038	206,127	255,247	36,180	26,430	214,503	277,112
1 - Manufacture of food products	1,587	5,059	11,776	18,422	1,955	4,159	16,897	23,010	1,540	7,290	13,924	22,754
2 - Manufacture of beverages	100	465	10	575	100	472	3	575	100	465	8	573
3 - Manufacture of textiles	27,115	5,523	143,444	176,082	22,069	5,664	156,023	183,757	25,433	8,900	163,873	198,207
4 - Manufacture of wearing apparel	396	1,611	19,850	21,857	696	1,608	24,035	26,340	1,254	2,144	27,133	30,531
5 - Manufacture of leather and related products	17	465	4,208	4,690	-	596	2,664	3,259	-	546	3,097	3,643
6 - Manufacture of paper and paper products	25	191	-	216	-	196	-	196	-	130	-	130
7 - Manufacture of coke and refined petroleum products	-	2,103	-	2,103	-	79	-	79	-	309	-	309
8 - Manufacture of chemicals and chemical products	3,219	2,151	230	5,601	2,308	1,505	1,428	5,240	5,623	1,052	409	7,084
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	92	88	165	344	73	311	227	611	93	220	239	552
10 - Manufacture of rubber and plastics products	20	1,177	1,473	2,670	245	1,664	2,032	3,940	222	481	2,324	3,027
11 - Manufacture of other non-metallic mineral products	20	86	3	109	33	-	39	72	-	251	-	251
12 - Manufacture of basic metals	235	883	431	1,550	208	1,569	-	1,778	501	2,765	139	3,405
13. Manufacture of fabricated metal products, except machinery and equipment	180	183	-	363	217	0	-	217	211	92	55	358
14 - Manufacture of computer, electronic and optical products	124	-	66	190	45	-	72	117	45	-	65	110
15 - Manufacture of electrical equipment	-	689	45	734	334	1,048	102	1,484	255	589	102	946
16 - Manufacture of machinery and equipment	0	64	303	367	-	47	312	359	-	62	317	379
17 - Manufacture of motor vehicles, trailers and semi-trailers	361	1,021	233	1,614	383	988	-	1,371	379	1,007	-	1,386
18 - Manufacture of furniture	-	136	-	136	-	19	-	19	-	-	-	-
19. Other manufacturing n.e.s	371	284	1,674	2,329	416	112	2,294	2,823	524	125	2,818	3,466
D. Electricity, gas, steam and air conditioning supply	1,364	449	265	2,078	-	-	265	265	-	-	265	265
E. Water supply; sewerage, waste management and remediation activities	-	800	-	800	-	-	-	-	24	40	-	64
F. Construction	-	71	-	71	-	-	-	-	27	159	-	186
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	14,276	2,367	22,033	38,676	7,243	4,360	17,540	29,142	10,425	4,174	17,525	32,124
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	1	31	32	-	5	31	36
2 - Wholesale trade, except of motor vehicles and motorcycles	3,770	2,025	4,244	10,039	2,801	4,086	2,897	9,785	2,640	3,868	2,253	8,760
3 - Retail trade, except of motor vehicles and motorcycles	10,505	341	17,758	28,605	4,442	272	14,611	19,325	7,786	301	15,241	23,328
H. Transportation and storage	39	1,772	168	1,979	7	1	135	143	6	631	155	791
I. Accommodation and food service activities	0	115	-	115	-	115	-	115	-	115	-	115
J. Information and communication	8,449	101	222	8,772	17,213	101	271	17,586	15,388	89	188	15,665
K. Real estate activities	-	-	22	22	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	223	262	205	689	681	56	283	1,020	191	354	140	684
M. Administrative and support service activities	1,051	84	666	1,801	834	105	1,019	1,957	3,109	7	959	4,075
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	90	-	90	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	4,539	32	-	4,571	1,781	1	457	2,239	440	35	53	528
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	4	-	4	-	3	-	3
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	63,856	29,317	208,935	302,108	56,934	24,875	228,183	309,992	67,685	32,040	234,532	334,258

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Mar-24				Dec-24				Mar-25 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	11,865	-	66	11,930	12,684	-	66	12,749	10,365	-	66	10,430
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	11,865	-	66	11,930	12,684	-	66	12,749	10,365	-	66	10,430
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	11,664	-	66	11,729	12,604	-	66	12,669	10,262	-	66	10,327
1 - Manufacture of food products	8,398	-	-	8,398	6,145	-	-	6,145	7,189	-	-	7,189
2 - Manufacture of beverages	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	41	-	-	41	42	-	-	42	39	-	-	39
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	2,352	-	-	2,352	6,416	-	-	6,416	3,035	-	-	3,035
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	201	-	-	201	80	-	-	80	103	-	-	103
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	11,865	-	66	11,930	12,684	-	66	12,749	10,365	-	66	10,430