

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Dec-22				Mar-23				Jun-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
I. FOREIGN CONSTITUENTS	-	-	301	301	-	-	503	503	-	-	765	765
2. DOMESTIC CONSTITUENTS	148,366	45,435	156,050	349,850	141,071	42,715	188,422	372,208	150,128	31,431	204,580	386,139
I. GOVERNMENT	-	77	-	77	17	172	-	189	-	290	-	290
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	20,881	491	0	21,372	15,049	720	0	15,768	16,997	2,013	0	19,010
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	127,484	44,854	156,050	328,388	126,005	41,823	188,422	356,250	133,132	29,128	204,580	366,840
A. Agriculture, forestry and fishing	10	83	173	265	10	148	449	606	10	101	86	197
B. Mining and quarrying	-	1,322	19	1,341	7	1,322	-	1,329	-	1,383	27	1,410
C. Manufacturing	80,361	33,912	139,485	253,758	74,556	27,572	171,767	273,896	94,960	23,317	183,759	302,036
1 - Manufacture of food products	8,411	9,133	6,791	24,336	10,536	6,010	8,359	24,905	12,979	3,757	6,305	23,042
2 - Manufacture of beverages	100	526	-	626	100	539	6	646	100	531	4	635
3 - Manufacture of textiles	37,076	9,329	104,112	150,518	38,027	7,475	130,462	175,964	44,509	7,989	148,966	201,463
4 - Manufacture of wearing apparel	719	1,677	20,617	23,013	1,023	1,633	23,861	26,516	1,142	1,608	19,169	21,919
5 - Manufacture of leather and related products	-	577	2,803	3,381	-	543	3,208	3,751	-	720	3,544	4,263
6 - Manufacture of paper and paper products	33	505	251	789	51	357	495	903	73	478	323	874
7 - Manufacture of coke and refined petroleum products	15,046	2,336	-	17,382	9,375	5,265	401	15,041	15,360	2,250	-	17,610
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121	93	62	276	120	271	107	498	85	500	113	698
10 - Manufacture of rubber and plastics products	567	627	318	1,512	364	496	288	1,148	713	393	545	1,650
11 - Manufacture of other non-metallic mineral products	149	236	507	892	53	351	1,222	1,626	20	203	1,743	1,966
12 - Manufacture of basic metals	258	1,307	-	1,566	147	649	-	796	106	267	-	373
13 - Manufacture of fabricated metal products, except machinery and equipment	312	61	16	389	304	0	-	304	296	76	20	393
14 - Manufacture of computer, electronic and optical products	126	250	15	391	209	-	-	209	50	-	-	50
15 - Manufacture of electrical equipment	165	1,054	76	1,295	100	787	76	963	140	1,760	125	2,025
16 - Manufacture of machinery and equipment	-	24	638	662	15	10	771	796	-	151	516	667
17 - Manufacture of motor vehicles, trailers and semi-trailers	560	1,226	487	2,273	620	1,189	595	2,404	591	1,124	327	2,043
18 - Manufacture of furniture	225	32	-	257	-	7	-	7	-	35	-	35
19 - Other manufacturing n.e.s	6,964	182	2,213	9,359	3,180	490	1,463	5,134	7,608	255	1,584	9,447
D. Electricity, gas, steam and air conditioning supply	3,697	216	200	4,113	6,014	-	232	6,246	1,148	-	347	1,495
E. Water supply; sewerage, waste management and remediation activities	230	-	-	230	272	-	-	272	-	-	-	-
F. Construction	255	373	48	676	25	381	38	444	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	17,888	6,729	15,154	39,770	20,139	10,327	15,012	45,478	15,428	2,139	19,328	36,895
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	12	31	43	-	0	31	32	-	0	31	32
2 - Wholesale trade, except of motor vehicles and motorcycles	6,181	5,838	3,558	15,576	7,921	9,620	3,646	21,186	4,684	1,784	2,175	8,643
3 - Retail trade, except of motor vehicles and motorcycles	11,706	879	11,565	24,151	12,218	706	11,335	24,260	10,743	355	17,122	28,220
H. Transportation and storage	7	1,772	100	1,879	10	1,814	100	1,924	7	1,772	120	1,899
I. Accommodation and food service activities	-	-	118	118	-	3	-	3	-	115	-	115
J. Information and communication	12,985	144	267	13,397	13,432	104	168	13,704	12,232	101	266	12,599
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	2,408	14	147	2,569	1,996	75	27	2,098	59	176	371	607
M. Administrative and support service activities	4,114	67	285	4,466	4,007	75	498	4,579	3,516	19	240	3,776
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,531	218	53	5,802	5,537	-	131	5,668	5,771	-	36	5,807
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	12	-	12	-	0	-	0	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	148,366	45,435	156,351	350,151	141,071	42,715	188,925	372,711	150,128	31,431	205,345	386,904

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Dec-22				Mar-23				Jun-23			
	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	47,736	5,493	7,804	61,033	46,420	13,891	10,602	70,913	52,962	6,916	12,493	72,371
I. GOVERNMENT ENTERPRISES	-	-	-	-	17	-	-	17	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	10,036	491	-	10,527	10,305	720	-	11,024	8,152	2,013	-	10,164
IV. PRIVATE SECTOR (BUSINESS)	37,700	5,002	7,804	50,506	36,098	13,172	10,602	59,872	44,810	4,904	12,493	62,207
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	32,279	3,636	7,598	43,513	30,009	6,699	10,273	46,981	40,837	2,921	12,355	56,113
1 - Manufacture of food products	1,752	-	898	2,650	1,479	-	898	2,377	2,242	-	2	2,244
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	15,036	2,261	5,652	22,949	16,473	1,914	7,401	25,788	16,677	794	8,386	25,857
4 - Manufacture of wearing apparel	56	-	116	172	36	-	119	155	58	-	1,486	1,545
5 - Manufacture of leather and related products	-	365	127	492	-	362	206	567	-	312	120	432
6 - Manufacture of paper and paper products	-	314	128	442	-	305	229	533	-	430	311	741
7 - Manufacture of coke and refined petroleum products	9,861	-	-	9,861	5,243	3,293	-	8,535	13,800	678	-	14,478
8 - Manufacture of other non-metallic mineral products	5,454	-	-	5,454	6,659	-	-	6,659	7,940	-	-	7,940
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	34	-	34	-	75	-	75	-	78	-	78
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	236	419	655	-	270	1,107	1,377	-	203	1,683	1,887
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	-	-	10	10	-	-	10
15 - Manufacture of electrical equipment	100	-	31	131	100	-	31	131	100	-	35	135
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426	-	426	-	480	-	480	-	426	-	426
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	10	-	226	236	10	-	282	292	10	-	332	342
D. Electricity, gas, steam and air conditioning supply	761	-	-	761	959	-	-	959	359	-	-	359
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,927	45	181	2,152	2,293	5,151	219	7,663	768	660	106	1,534
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	1,897	-	181	2,077	2,196	5,106	219	7,521	748	616	106	1,469
3 - Retail trade, except of motor vehicles and motorcycles	30	45	-	75	97	45	-	142	20	45	-	65
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,434	-	-	2,434	2,537	-	-	2,537	2,537	-	-	2,537
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	99	-	-	99	299	-	-	299	299	-	-	299
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	200	-	25	225	-	-	111	111	10	-	33	43
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	47,736	5,493	7,804	61,033	46,420	13,891	10,602	70,913	52,962	6,916	12,493	72,371

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22				Mar-23				Jun-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
	1. FOREIGN CONSTITUENTS	-	-	301	301	-	-	503	503	-	-	765
2. DOMESTIC CONSTITUENTS	91,399	38,418	148,180	277,998	88,570	28,824	177,755	295,149	83,242	24,514	192,022	299,778
I. GOVERNMENT	-	77	-	77	-	172	-	172	-	290	-	290
ENTERPRISES	10,845	-	0	10,845	4,744	-	0	4,744	8,845	-	0	8,845
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	80,554	38,328	148,180	267,063	83,826	28,652	177,755	290,232	74,397	24,225	192,022	290,643
A. Agriculture, forestry and fishing	10	83	173	265	10	148	449	606	10	101	86	197
B. Mining and quarrying	-	-	19	19	7	-	-	7	-	61	27	88
C. Manufacturing	38,886	29,080	131,822	199,788	38,526	20,873	161,429	220,828	40,241	20,395	171,339	231,975
1 - Manufacture of food products	3,895	9,133	5,893	18,921	5,815	6,010	7,461	19,285	4,076	3,757	6,303	14,136
2 - Manufacture of beverages	100	526	-	626	100	539	6	646	100	531	4	635
3 - Manufacture of textiles	22,040	6,765	98,394	127,199	21,554	5,561	122,996	150,110	27,832	7,195	140,514	175,541
4 - Manufacture of wearing apparel	663	1,677	20,501	22,841	987	1,633	23,742	26,361	1,084	1,608	17,683	20,375
5 - Manufacture of leather and related products	-	213	2,676	2,888	-	181	3,002	3,184	-	408	3,424	3,831
6 - Manufacture of paper and paper products	33	192	123	347	51	53	267	370	73	47	12	133
7 - Manufacture of coke and refined petroleum products	5,185	2,336	-	7,521	4,132	1,973	401	6,506	1,560	1,572	-	3,132
8 - Manufacture of chemicals and allied products	3,950	4,564	579	9,092	3,611	1,500	453	5,564	3,187	1,221	475	4,883
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121	59	62	242	120	196	107	423	85	422	113	620
10 - Manufacture of rubber and plastics products	567	467	318	1,352	364	496	288	1,148	713	393	545	1,650
11 - Manufacture of other non-metallic mineral products	149	-	88	237	53	81	115	249	20	-	59	79
12 - Manufacture of basic metals	258	874	-	1,132	147	648	-	796	106	266	-	372
13. Manufacture of fabricated metal products, except machinery and equipment	312	61	16	389	304	0	-	304	296	76	20	393
14 - Manufacture of computer, electronic and optical products	116	250	15	381	199	-	-	199	40	-	-	40
15 - Manufacture of electrical equipment	65	927	45	1,037	-	787	45	831	40	1,760	90	1,890
16 - Manufacture of machinery and equipment	-	24	638	662	15	10	771	796	-	151	516	667
17 - Manufacture of motor vehicles, trailers and semi-trailers	560	800	487	1,847	620	709	595	1,924	591	698	327	1,617
18 - Manufacture of furniture	225	32	-	257	-	7	-	7	-	35	-	35
19. Other manufacturing n.e.s	649	182	1,987	2,818	455	490	1,181	2,126	437	255	1,252	1,944
D. Electricity, gas, steam and air conditioning supply	2,935	216	200	3,352	5,055	-	232	5,287	789	-	347	1,136
E. Water supply; sewerage, waste management and remediation activities	230	-	-	230	272	-	-	272	-	-	-	-
F. Construction	255	373	48	676	25	381	38	444	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,960	6,357	14,973	37,291	17,846	5,176	14,794	37,815	14,659	1,479	19,223	35,361
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	12	31	43	-	0	31	32	-	0	31	32
2 - Wholesale trade, except of motor vehicles and motorcycles	4,284	5,511	3,377	13,172	5,724	4,514	3,427	13,665	3,936	1,168	2,069	7,174
3 - Retail trade, except of motor vehicles and motorcycles	11,676	834	11,565	24,076	12,121	662	11,335	24,118	10,723	310	17,122	28,155
H. Transportation and storage	7	1,772	100	1,879	10	1,814	100	1,924	7	1,772	120	1,899
I. Accommodation and food service activities	-	-	118	118	-	3	-	3	-	115	-	115
J. Information and communication	10,517	144	267	10,929	10,835	104	168	11,107	9,653	101	266	10,021
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	2,408	14	147	2,569	1,996	75	27	2,098	59	176	371	607
M. Administrative and support service activities	4,014	67	285	4,366	3,707	75	498	4,280	3,217	19	240	3,476
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,331	218	28	5,577	5,537	-	20	5,557	5,761	-	3	5,764
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	12	-	12	-	0	-	0	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	91,399	38,418	148,482	278,299	88,570	28,824	178,257	295,651	83,242	24,514	192,787	300,543

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Dec-22				Mar-23				Jun-23			
	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	9,230	1,523	66	10,819	6,081	-	66	6,147	13,925	-	66	13,990
I. GOVERNMENT ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	9,230	1,523	66	10,819	6,081	-	66	6,147	13,925	-	66	13,990
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	9,196	1,197	66	10,458	6,021	-	66	6,087	13,883	-	66	13,949
1 - Manufacture of food products	2,765	-	-	2,765	3,243	-	-	3,243	6,662	-	-	6,662
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	-	304	66	370	-	-	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 chemical and allied products	126	173	-	299	62	-	-	62	60	-	-	60
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	160	-	160	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	433	-	433	-	-	-	-	-	-	-	-
13 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	126	-	126	-	-	-	-	-	-	-	-
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	6,305	-	-	6,305	2,716	-	-	2,716	7,162	-	-	7,162
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	-	327	-	327	-	-	-	-	-	-	-	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	327	-	327	-	-	-	-	-	-	-	-
3 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	34	-	-	34	60	-	-	60	41	-	-	41
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	9,230	1,523	66	10,819	6,081	-	66	6,147	13,925	-	66	13,990