

Scheduled Banks

Bills Purchased & Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Jun-19			Dec-19			Jun-20		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	120,073.5	39,340.3	112,333.6	127,547.1	36,819.6	129,181.4	112,739.1	41,445.3	91,888.6
I. GOVERNMENT	2.3	197.7	-	-	258.8	-	115.0	3,687.8	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	8,445.4	3,600.9	0.0	12,904.9	2,522.4	0.0	8,919.1	2,522.4	0.0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	111,625.8	35,541.6	112,333.6	114,642.2	34,038.3	129,154.6	103,705.0	35,235.1	91,888.6
A. Agriculture, forestry and fishing	5.4	394.0	-	-	17.9	7.9	21.3	145.1	8.7
B. Mining and quarrying	75.1	-	201.7	-	-	56.7	-	1,470.2	8.5
C. Manufacturing	78,780.6	26,042.0	101,593.8	72,982.5	31,012.2	118,916.6	67,193.3	31,053.2	88,053.2
1 - Manufacture of food products	8,091.5	5,789.5	2,946.2	6,789.7	3,484.8	3,985.2	11,799.0	3,144.7	3,743.2
2 - Manufacture of beverages	99.6	502.2	-	99.7	477.5	-	49.9	526.9	-
3 - Manufacture of textiles	29,643.9	8,559.9	74,056.7	23,495.4	13,796.8	88,092.6	31,619.6	12,589.4	66,317.1
4 - Manufacture of wearing apparel	1,436.5	310.0	18,485.6	1,121.2	281.5	20,853.4	753.1	327.4	14,493.6
5 - Manufacture of leather and related products	129.1	364.9	2,525.7	91.1	1,124.1	3,668.3	117.8	1,024.7	1,732.3
6 - Manufacture of paper and paper products	306.9	728.3	95.6	287.0	2,651.6	98.1	172.6	1,671.2	97.6
7 - Manufacture of coke and refined petroleum products	24,499.5	1,770.3	992.7	26,365.9	-	-	11,460.5	850.7	116.3
8 - Manufacture of chemicals and chemical products	8,587.4	1,919.2	577.3	7,722.3	1,748.5	-	6,842.8	3,064.9	10.0
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	189.7	268.6	2.4	241.2	225.7	62.5	141.4	197.6	32.9
10 - Manufacture of rubber and plastics products	875.6	468.1	82.6	885.6	584.4	232.5	302.8	560.7	-
11 - Manufacture of other non-metallic mineral products	580.1	113.5	322.9	25.0	305.7	238.1	29.4	863.2	238.5
12 - Manufacture of basic metals	439.1	1,046.2	12.2	1,231.1	1,412.5	12.2	294.1	2,468.9	12.2
13 - Manufacture of fabricated metal products, except machinery and equipment	26.4	457.6	-	29.3	280.3	-	19.7	158.8	-
14 - Manufacture of computer, electronic and optical products	191.0	2.0	2.1	138.6	1.4	5.8	195.2	-	-
15 - Manufacture of electrical equipment	610.0	1,949.8	149.1	848.8	3,194.4	372.7	474.9	2,155.6	223.7
16 - Manufacture of machinery and equipment	328.9	88.4	10.9	294.9	69.5	30.1	275.3	120.4	312.7
17 - Manufacture of motor vehicles, trailers and semi-trailers	605.2	1,283.5	-	599.8	1,192.4	-	557.7	1,145.6	-
18 - Manufacture of furniture	-	-	-	-	2.8	-	-	96.5	3.2
19 - Other manufacturing n.e.s	2,140.2	419.8	1,331.7	2,715.7	178.3	1,265.1	1,991.1	179.2	723.1
D. Electricity, gas, steam and air conditioning supply	1,003.7	-	-	2,379.8	31.5	-	1,575.3	6.1	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-
F. Construction	74.6	488.6	-	285.1	198.8	-	103.2	508.5	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	10,645.4	7,786.0	6,802.5	15,386.5	1,871.4	7,822.0	13,839.0	1,932.8	3,284.3
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	162.2	753.3	232.4	-	28.9	173.6	-	0.5	31.1
2 - Wholesale trade, except of motor vehicles and motorcycles	5,160.7	2,682.2	2,097.4	5,970.5	1,403.9	2,354.1	4,922.7	1,516.3	1,502.4
3 - Retail trade, except of motor vehicles and motorcycles	5,322.4	4,350.5	4,472.8	9,416.0	438.6	5,294.4	8,916.3	416.0	1,750.8
H. Transportation and storage	660.0	22.6	20.0	994.8	-	19.8	125.6	11.2	19.9
I. Accommodation and food service activities	200.0	-	-	200.0	39.3	-	-	-	-
J. Information and communication	8,452.1	0.0	939.9	7,136.9	22.4	-	8,269.1	8.4	32.8
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	1,477.5	480.0	128.6	2,134.4	547.6	1,472.8	1,951.7	50.3	144.1
M. Administrative and support service activities	3,269.9	324.4	2,558.9	5,309.1	293.2	848.5	4,838.6	32.1	332.7
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4.1	79.2	21.9	4.1	8.2	14.6	5.9	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	6,981.5	-	9.2	7,811.2	-	2.1	5,773.4	11.3	4.4
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	26.8	-	-	-
Total	120,073.5	39,340.3	112,333.6	127,547.1	36,819.6	129,181.4	112,739.1	41,445.3	91,888.6

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Jun-19			Dec-19			Jun-20		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	42,891.9	6,163.2	3,248.5	42,951.2	14,612.5	4,549.8	36,467.2	13,712.1	1,931.9
I. GOVERNMENT	-	-	-	-	-	-	115.0	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	3,600.9	-	3,763.0	2,522.4	-	781.5	2,522.4	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	42,891.9	2,562.3	3,248.5	39,188.3	12,090.0	4,549.8	35,570.7	11,189.7	1,931.9
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	1,321.7	-
C. Manufacturing	40,694.5	2,124.2	3,244.9	35,696.7	12,052.1	4,546.4	33,699.9	9,805.3	1,928.5
1 - Manufacture of food products	1,096.2	-	15.5	922.1	-	7.2	6,414.2	-	15.5
2 - Manufacture of beverages	99.6	-	-	99.7	-	-	49.9	-	-
3 - Manufacture of textiles	16,704.9	1,247.8	2,236.7	9,675.2	8,203.6	3,629.7	16,141.7	6,450.7	1,396.9
4 - Manufacture of wearing apparel	24.2	-	191.5	8.6	-	170.0	5.7	-	13.7
5 - Manufacture of leather and related products	-	9.5	80.9	-	871.7	94.3	-	827.8	80.9
6 - Manufacture of paper and paper products	-	137.4	95.6	-	2,356.5	98.1	15.7	1,277.8	97.6
7 - Manufacture of coke and refined petroleum products	19,944.1	111.5	-	21,725.3	-	-	7,712.8	-	-
8 - Manufacture of chemicals and chemical products	2,450.7	-	-	2,900.8	-	-	2,945.1	-	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	49.0	-	-	103.8	48.5	-	92.2	19.0
10 - Manufacture of rubber and plastics products	85.8	-	-	113.4	-	-	46.7	-	-
11 - Manufacture of other non-metallic mineral products	-	12.6	239.3	15.0	67.4	198.0	15.0	716.0	96.5
12 - Manufacture of basic metals	34.4	91.7	-	2.7	0.5	-	78.2	0.5	-
13 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10.0	-	-	10.0	-	-	10.0	-	-
15 - Manufacture of electrical equipment	15.0	-	92.2	5.0	3.3	57.9	-	-	51.8
16 - Manufacture of machinery and equipment	-	35.2	-	-	35.2	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426.3	-	-	410.0	-	-	440.2	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-
19 - Other manufacturing n.e.s	229.5	3.3	293.1	218.9	-	242.7	264.9	-	156.4
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-
F. Construction	7.0	-	-	7.0	-	-	7.0	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,922.1	438.1	3.7	3,184.6	38.0	3.4	1,785.6	62.6	3.4
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	428.6	-	-	28.4	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	1,921.9	-	3.4	3,184.4	-	3.4	1,785.4	-	3.4
3 - Retail trade, except of motor vehicles and motorcycles	0.2	9.5	0.3	0.2	9.5	-	0.2	62.6	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	200.0	-	-	200.0	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	7.2	-	-	12.0	-	-	3.3	-	-
M. Administrative and support service activities	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	61.0	-	-	88.0	-	-	74.9	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
Total	42,891.9	6,163.2	3,248.5	42,951.2	14,612.5	4,549.8	36,467.2	13,712.1	1,931.9

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Jun-19			Dec-19			Jun-20		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	73,552.2	32,665.9	109,019.5	79,325.5	20,870.4	124,565.9	73,120.9	25,758.2	89,891.1
I. GOVERNMENT	2.3	197.7	-	-	258.8	-	-	3,687.8	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	8,445.4	-	0.0	9,142.0	-	0.0	8,137.6	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	65,104.5	32,468.2	109,019.5	70,183.5	20,611.6	124,539.1	64,983.4	22,070.4	89,891.1
A. Agriculture, forestry and fishing	5.4	394.0	-	-	17.9	7.9	21.3	145.1	8.7
B. Mining and quarrying	75.1	-	201.7	-	-	56.7	-	148.5	8.5
C. Manufacturing	35,455.2	23,406.7	98,283.3	33,014.6	17,623.3	114,304.6	30,342.4	19,272.9	86,059.0
1 - Manufacture of food products	5,482.7	5,789.5	2,930.7	3,954.7	3,484.8	3,977.9	3,768.0	3,144.7	3,727.7
2 - Manufacture of beverages	-	502.2	-	-	477.5	-	-	526.9	-
3 - Manufacture of textiles	12,939.0	7,312.1	71,754.4	13,820.2	5,593.2	84,397.3	15,477.9	5,804.3	64,854.5
4 - Manufacture of wearing apparel	1,412.3	310.0	18,294.1	1,112.6	281.5	20,683.4	747.3	327.4	14,479.9
5 - Manufacture of leather and related products	129.1	355.5	2,444.8	91.1	252.4	3,574.0	117.8	196.9	1,651.3
6 - Manufacture of paper and paper products	49.0	591.0	-	97.9	295.2	-	25.0	393.4	-
7 - Manufacture of coke and refined petroleum products	4,555.4	1,658.8	992.7	4,640.6	-	-	3,747.7	850.7	116.3
8 - Manufacture of chemicals and chemical products	6,136.7	1,919.2	577.3	4,821.5	1,563.4	-	3,886.6	2,461.1	10.0
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	189.7	219.6	2.4	241.2	122.0	14.0	141.4	105.4	14.0
10 - Manufacture of rubber and plastics products	789.8	468.1	82.6	772.2	584.4	232.5	256.0	292.8	-
11 - Manufacture of other non-metallic mineral products	580.1	100.9	83.6	10.0	238.3	40.1	14.4	147.3	142.0
12 - Manufacture of basic metals	404.8	954.4	12.2	1,228.4	1,379.3	12.2	215.9	2,312.5	12.2
13 - Manufacture of fabricated metal products, except machinery and equipment	26.4	457.6	-	29.3	280.3	-	19.7	158.8	-
14 - Manufacture of computer, electronic and optical products	181.0	2.0	2.1	128.6	1.4	5.8	185.2	-	-
15 - Manufacture of electrical equipment	595.0	1,438.6	56.9	843.9	2,072.2	314.9	474.9	1,542.5	171.8
16 - Manufacture of machinery and equipment	328.9	53.1	10.9	294.9	34.3	30.1	275.3	120.4	312.7
17 - Manufacture of motor vehicles, trailers and semi-trailers	605.2	857.3	-	599.8	782.3	-	557.7	705.4	-
18 - Manufacture of furniture	-	-	-	-	2.8	-	96.5	3.2	-
19 - Other manufacturing n.e.s	1,050.2	416.5	1,038.6	327.6	178.3	1,022.3	335.0	179.2	566.7
D. Electricity, gas, steam and air conditioning supply	5.2	-	-	1,380.5	31.5	-	1,575.3	6.1	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-
F. Construction	67.6	488.6	-	278.1	198.8	-	96.2	508.5	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	8,723.3	7,347.9	6,798.8	12,202.0	1,833.5	7,818.6	12,053.4	1,870.2	3,280.9
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	162.2	324.7	232.4	-	0.5	173.6	-	0.5	31.1
2 - Wholesale trade, except of motor vehicles and motorcycles	3,238.8	2,682.2	2,093.9	2,786.1	1,403.9	2,350.7	3,137.3	1,516.3	1,499.0
3 - Retail trade, except of motor vehicles and motorcycles	5,322.3	4,341.0	4,472.5	9,415.8	429.1	5,294.4	8,916.1	353.4	1,750.8
H. Transportation and storage	660.0	22.6	20.0	994.8	-	19.8	125.6	11.2	19.9
I. Accommodation and food service activities	-	-	-	-	39.3	-	-	-	-
J. Information and communication	8,452.1	0.0	939.9	7,136.9	22.4	-	8,269.1	8.4	32.8
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	1,470.3	480.0	128.6	2,122.4	547.6	1,472.8	1,948.3	50.3	144.1
M. Administrative and support service activities	3,269.9	324.4	2,558.9	5,309.1	293.2	848.5	4,838.6	32.1	332.7
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4.1	79.2	21.9	4.1	8.2	14.6	5.9	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	6,920.5	-	9.2	7,723.2	-	2.1	5,698.5	11.3	4.4
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	26.8	-	-	-
Total	73,552.2	32,665.9	109,019.5	79,325.5	20,870.4	124,565.9	73,120.9	25,758.2	89,891.1

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Jun-19			Dec-19			Jun-20		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,629.4	511.2	65.6	5,270.4	1,336.8	65.6	3,151.0	1,975.0	65.6
I. GOVERNMENT	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	3,629.4	511.2	65.6	5,270.4	1,336.8	65.6	3,151.0	1,975.0	65.6
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-
C. Manufacturing	2,630.9	511.2	65.6	4,271.2	1,336.8	65.6	3,151.0	1,975.0	65.6
1 - Manufacture of food products	1,512.6	-	-	1,912.8	-	-	1,616.8	-	-
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	-	-	65.6	-	-	65.6	-	334.4	65.6
4 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-
5 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-
6 - Manufacture of paper and paper products	257.9	-	-	189.1	-	-	131.9	-	-
7 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-	-
8 - Manufacture of chemicals and chemical products	-	-	-	-	185.1	-	11.1	603.8	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	267.9	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	-	-	-	32.8	-	-	155.9	-
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	511.2	-	-	1,118.9	-	-	613.1	-
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	860.4	-	-	2,169.2	-	-	1,391.2	-	-
D. Electricity, gas, steam and air conditioning supply	998.5	-	-	999.3	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-
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	3,629.4	511.2	65.6	5,270.4	1,336.8	65.6	3,151.0	1,975.0	65.6

