

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2009-10

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Commercial Banks							
No. of Reporting Banks	166	166	166	166	165	165	165
I. Liabilities to the banking system	100115	97723	87734	90854	84842	87191	80411
(a) Demand and time deposits from banks	48855	50948	48703	49686	50418	50961	54304
(b) Borrowings from banks	29487	26947	19888	24406	19796	22769	19898
(c) Other demand and time liabilities	21773	19828	19143	16762	14628	13461	6209
II. Liabilities to others in India	4255566	4322602	4374571	4378671	4491862	4516406	4532201
(a) Aggregate deposits	3834110	3919671	3964800	3965464	4070458	4080711	4118603
(i) Demand deposits	523085	501341	508402	490162	528171	537835	554660
(ii) Time Deposits	3311025	3418330	3456398	3475302	3542287	3542876	3563943
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	113936	104111	104430	98150	102799	118067	94442
(c) Other demand and time liabilities	307520	298820	305341	315057	318605	317628	319156
III. Assets with the banking system	122572	115753	105422	103224	95143	95387	93319
Money at call and short notice	15038	14216	8883	12388	8953	11718	9906
IV. Cash in Hand & Balances with RBI	258475	246190	240680	231358	233482	233914	250479
V. Investment in India	1166410	1236093	1256911	1291463	1335768	1365993	1372085
(a) Government securities	1155786	1225715	1246592	1281799	1326870	1357134	1364082
(b) Other approved securities	10624	10378	10319	9664	8898	8859	8003
VI. Bank Credit	2775549	2744490	2736451	2767986	2805223	2806741	2874670
(a) Loans cash credit and overdrafts	2675677	2647556	2644649	2676466	2709996	2709703	2771417
(b) Inland bills purchased	11714	11622	10547	10568	11074	10165	10387
(c) Inland bills discounted	43157	43941	43483	43148	45153	45688	49296
(d) Foreign bills purchased	18522	16661	15952	16164	15625	15452	17270
(e) Foreign bills discounted	26479	24710	21820	21640	23375	25733	26300

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics & Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2009	Nov 2009	Dec 2009	Jan 2010	Feb 2010	Mar 2010
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Commercial Banks						
No. of Reporting Banks	165	165	165	164	164	163
I. Liabilities to the banking system	74927	73439	76087	79006	83091	103267
(a) Demand and time deposits from banks	51700	51068	52874	55278	56165	64931
(b) Borrowings from banks	17412	16790	17650	18192	21068	32358
(c) Other demand and time liabilities	5815	5581	5563	5536	5858	5978
II. Liabilities to others in India	4566333	4601378	4617819	4726672	4812636	4926524
(a) Aggregate deposits	4155405	4188471	4184358	4299407	4367349	4492826
(i) Demand deposits	535332	519978	525516	563271	571464	645610
(ii) Time Deposits	3620073	3668493	3658842	3736136	3795885	3847216
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	100736	98238	113858	103202	105486	104278
(c) Other demand and time liabilities	310192	314669	319603	324063	339801	329420
III. Assets with the banking system	79534	78504	84553	90208	101403	134444
Money at call and short notice	7446	7753	8600	10985	14091	17668
IV. Cash in Hand & Balances with RBI	235257	256041	255508	260478	306445	306968
V. Investment in India	1355401	1362434	1349539	1402426	1380674	1384753
(a) Government securities	1347660	1355130	1342383	1395654	1374164	1378395
(b) Other approved securities	7741	7304	7156	6772	6510	6358
VI Bank Credit	2868266	2899853	2942279	3031228	3092749	3244788
(a) Loans cash credit and overdrafts	2767534	2800966	2839966	2923759	2978246	3122158
(b) Inland bills purchased	9914	9939	10999	11469	11620	12014
(c) Inland bills discounted	50041	47217	50834	55763	58169	62218
(d) Foreign bills purchased	15985	16630	15561	15486	17322	16132
(e) Foreign bills discounted	24792	25101	24919	24751	27392	32266

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act , 1934, Department of Statistics & Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2009- 10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Co-operative Banks							
No. of Reporting Banks	69	69	69	69	69	69	69
I. Liabilities to the banking system	4303	4444	4639	4625	4704	4868	4624
(a) Demand and time deposits from banks	4279	4430	4524	4591	4699	4852	4594
(b) Borrowings from banks	17	11	81	11	3	13	26
(c) Other demand and time liabilities	7	3	34	23	2	3	4
II. Liabilities to others in India	124102	129313	130442	130634	133715	134547	136324
(a) Aggregate deposits	118494	123579	124638	125799	128428	128907	130464
(i) Demand deposits	11706	11408	11150	11540	11748	11977	12430
(ii) Time Deposits	106788	112171	113488	114259	116680	116930	118034
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1419	1265	1745	914	1255	1347	1382
(c) Other demand and time liabilities	4189	4469	4059	3921	4032	4293	4478
III. Assets with the banking system	24975	29525	29791	29926	30842	30730	31392
Money at call and short notice	11257	13039	12992	13430	12388	11607	11141
IV. Cash in Hand & Balances with RBI	7223	7473	7754	7663	7633	7566	7589
V. Investment in India	39134	39835	41487	43190	44556	45573	46163
(a) Government securities	37670	38499	40008	41461	42619	43817	44349
(b) Other approved securities	1464	1336	1479	1729	1937	1756	1814
VI Bank Credit	84005	84222	82582	82033	81087	81668	82364
(a) Loans cash credit and overdrafts	81901	82333	80565	80034	79006	79735	80390
(b) Inland bills purchased	756	706	850	849	865	1019	1031
(c) Inland bills discounted	830	809	803	807	881	573	588
(d) Foreign bills purchased	129	28	30	27	25	44	40
(e) Foreign bills discounted	389	346	334	316	310	297	315

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act , 1934, Department of Statistics & Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2009- 10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2009	Nov 2009	Dec 2009	Jan 2010	Feb 2010	Mar 2010
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Co-operative Banks						
No. of Reporting Banks	69	69	69	69	69	69
I. Liabilities to the banking system	4669	2207	2235	2266	2315	2463
(a) Demand and time deposits from banks	4653	2195	2215	2252	2301	2440
(b) Borrowings from banks	12	7	14	7	12	18
(c) Other demand and time liabilities	4	5	6	7	2	5
II. Liabilities to others in India	138965	142904	143977	146344	147016	149842
(a) Aggregate deposits	133031	137043	138024	139649	140089	142399
(i) Demand deposits	13472	13302	13760	14055	14056	14837
(ii) Time Deposits	119559	123741	124264	125594	126033	127562
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1505	1228	1414	1940	1577	1913
(c) Other demand and time liabilities	4429	4633	4539	4755	5350	5530
III. Assets with the banking system	30867	32972	31788	30736	28969	32501
Money at call and short notice	11853	13511	12877	12693	12190	15467
IV. Cash in Hand & Balances with RBI	7835	8170	7920	7907	9177	9152
V. Investment in India	47121	47981	50203	50287	50974	53017
(a) Government securities	45296	45931	47315	47152	47906	50075
(b) Other approved securities	1825	2050	2888	3135	3068	2942
VI Bank Credit	82430	82178	83721	87129	90029	92872
(a) Loans cash credit and overdrafts	80553	80356	81954	85277	88135	90741
(b) Inland bills purchased	943	520	532	561	615	672
(c) Inland bills discounted	580	959	892	925	917	1104
(d) Foreign bills purchased	44	39	43	70	84	73
(e) Foreign bills discounted	310	304	300	296	278	282

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act , 1934, Department of Statistics & Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2009- 10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Banks							
No. of Reporting Banks	235	235	235	235	234	234	234
I. Liabilities to the banking system	104418	102165	92372	95480	89547	92059	85036
(a) Demand and time deposits from banks	53134	55377	53227	54277	55117	55813	58898
(b) Borrowings from banks	29504	26958	19969	24417	19799	22782	19924
(c) Other demand and time liabilities	21780	19830	19176	16786	14631	13464	6214
II. Liabilities to others in India	4379668	4451914	4505014	4509304	4625577	4650953	4668525
(a) Aggregate deposits	3952604	4043249	4089439	4091262	4198885	4209619	4249068
(i) Demand deposits	534791	512749	519552	501702	539919	549812	567090
(ii) Time Deposits	3417813	3530500	3569887	3589560	3658966	3659807	3681978
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	115355	105376	106175	99064	104054	119414	95823
(c) Other demand and time liabilities	311709	303289	309400	318978	322638	321920	323634
III. Assets with the banking system	147546	145278	135212	133149	125984	126118	124710
Money at call and short notice	26295	27255	21875	25817	21341	23325	21047
IV. Cash in Hand & Balances with RBI	265699	253664	248434	239021	241116	241482	258068
V. Investment in India	1205545	1275927	1298399	1334653	1380324	1411565	1418247
(a) Government securities	1193456	1264214	1286600	1323260	1369489	1400951	1408431
(b) Other approved securities	12089	11713	11799	11393	10835	10614	9816
VI Bank Credit	2859553	2828712	2819034	2850019	2886310	2888410	2957035
(a) Loans cash credit and overdrafts	2757577	2729889	2725214	2756500	2789002	2789439	2851807
(b) Inland bills purchased	12470	12328	11398	11417	11939	11184	11418
(c) Inland bills discounted	43987	44750	44286	43956	46034	46261	49884
(d) Foreign bills purchased	18651	16688	15982	16191	15650	15495	17310
(e) Foreign bills discounted	26868	25057	22154	21955	23685	26031	26616

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act , 1934, Department of Statistics & Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2009- 10 (Concl'd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2009	Nov 2009	Dec 2009	Jan 2010	Feb 2010	Mar 2010
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Banks						
No. of Reporting Banks	234	234	234	233	233	232
I. Liabilities to the banking system	79595	75645	78323	81272	85407	105730
(a) Demand and time deposits from banks	56352	53263	55089	57530	58466	67371
(b) Borrowings from banks	17424	16797	17665	18199	21081	32376
(c) Other demand and time liabilities	5819	5585	5569	5543	5860	5983
II. Liabilities to others in India	4705298	4744281	4761798	4873018	4959654	5076365
(a) Aggregate deposits	4288436	4325513	4322384	4439057	4507440	4635224
(i) Demand deposits	548804	533279	539277	577326	585521	660446
(ii) Time Deposits	3739632	3792234	3783107	3861731	3921919	3974778
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	102241	99466	115272	105143	107063	106191
(c) Other demand and time liabilities	314621	319302	324142	328818	345151	334950
III. Assets with the banking system	110403	111475	116341	120944	130372	166946
Money at call and short notice	19299	21263	21477	23678	26281	33135
IV Cash in Hand & Balances with RBI	243093	264211	263429	268386	315623	316120
V. Investment in India	1402522	1410416	1399743	1452713	1431649	1437770
(a) Government securities	1392956	1401061	1389698	1442806	1422070	1428470
(b) Other approved securities	9566	9355	10045	9907	9579	9300
VI Bank Credit	2950696	2982031	3025999	3118354	3182778	3337659
(a) Loans cash credit and overdrafts	2848087	2881322	2921920	3009035	3066382	3212899
(b) Inland bills purchased	10857	10459	11531	12029	12234	12685
(c) Inland bills discounted	50621	48176	51726	56687	59086	63322
(d) Foreign bills purchased	16029	16669	15603	15556	17406	16205
(e) Foreign bills discounted	25102	25405	25219	25047	27670	32548

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act , 1934, Department of Statistics & Information Management, RBI.