

**TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2012-13**

		(Amount in ₹ Billion)							
		As on the last reporting Friday of							
Items		Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
		2012	2012	2012	2012	2012	2012	2012	2012
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>All Scheduled Commercial Banks</b>									
<b>No. of Reporting Banks</b>		<b>169</b>	<b>169</b>	<b>169</b>	<b>169</b>	<b>169</b>	<b>169</b>	<b>169</b>	<b>165</b>
<b>I Liabilities to the banking System</b>		<b>1223.19</b>	<b>1313.29</b>	<b>1173.14</b>	<b>1191.60</b>	<b>1106.18</b>	<b>1172.47</b>	<b>1114.99</b>	<b>1132.65</b>
(a) Demand and time deposits from banks		842.53	812.33	783.26	806.23	755.75	759.90	777.15	757.92
(b) Borrowing from banks		319.23	435.74	323.79	316.30	275.88	326.50	258.38	309.66
(c) Other demand and time liabilities		61.43	65.23	66.09	69.06	74.56	86.08	79.47	65.07
<b>II Liabilities to others in India</b>		<b>64889.25</b>	<b>65794.34</b>	<b>66254.03</b>	<b>68161.43</b>	<b>68041.83</b>	<b>68725.92</b>	<b>68683.37</b>	<b>69333.03</b>
(a) Aggregate deposits		59090.82	60369.07	60632.77	62328.02	62471.44	62951.61	62921.72	63881.22
(i) Demand deposits		6253.30	6002.23	5817.75	6512.93	5939.23	6062.55	5986.84	5851.72
(ii) Time Deposits		52837.52	54366.83	54815.02	55815.10	56532.21	56889.06	56934.87	58029.50
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)		2064.54	1963.54	1987.09	2034.37	1987.35	1993.65	2010.70	1918.71
(c) Other demand and time liabilities		3733.89	3461.73	3634.17	3799.04	3583.03	3780.66	3750.95	3533.11
<b>III Assets with the banking system</b>		<b>1779.12</b>	<b>1918.27</b>	<b>1825.64</b>	<b>1928.05</b>	<b>1815.40</b>	<b>1851.20</b>	<b>1764.36</b>	<b>1812.73</b>
Money at call and short notice		232.78	339.32	241.79	210.11	208.09	268.83	211.14	237.79
<b>IV Cash in Hand &amp; Balances with RBI</b>		<b>3594.00</b>	<b>3560.78</b>	<b>3456.57</b>	<b>3665.57</b>	<b>3617.17</b>	<b>3575.52</b>	<b>3590.51</b>	<b>3719.24</b>
<b>V Investment in India</b>		<b>17377.87</b>	<b>18188.32</b>	<b>18250.85</b>	<b>18640.81</b>	<b>19183.35</b>	<b>19568.96</b>	<b>19477.54</b>	<b>19626.39</b>
(a) Government securities		17350.18	18159.04	18222.99	18615.63	19155.80	19542.60	19452.58	19598.78
(b) Other approved securities		27.70	29.27	27.86	25.18	27.56	26.37	24.95	27.61
<b>VI Bank Credit</b>		<b>46118.52</b>	<b>46192.49</b>	<b>46499.24</b>	<b>47630.38</b>	<b>47044.97</b>	<b>47232.64</b>	<b>47637.40</b>	<b>48135.62</b>
(a) Loans Cash Credit and Overdrafts		44359.77	44451.43	44806.19	45881.93	45337.22	45488.74	45919.68	46400.67
(b) Inland Bills Purchased		163.44	169.48	167.29	173.93	168.56	186.06	193.20	212.09
(c) Inland Bills Discounted		979.78	964.08	940.27	973.65	972.49	981.53	964.58	932.56
(d) Foreign bills purchased		211.68	220.82	200.02	210.54	188.31	193.54	185.72	188.40
(e) Foreign bills discounted		403.85	386.68	385.47	390.33	378.40	382.78	374.22	401.90

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

**TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2012-13(Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of				
	Nov	Dec	Jan	Feb	Mar
	2012	2012	2013	2013	2013
	(9)	(10)	(11)	(12)	(13)
<b>All Scheduled Commercial Banks</b>					
<b>No. of Reporting Banks</b>	<b>158</b>	<b>158</b>	<b>154</b>	<b>153</b>	<b>151</b>
<b>I Liabilities to the banking System</b>	<b>1177.88</b>	<b>1216.77</b>	<b>1195.88</b>	<b>1299.84</b>	<b>1331.01</b>
(a) Demand and time deposits from banks	787.38	796.91	785.47	788.17	846.53
(b) Borrowing from banks	306.80	347.46	326.85	419.77	393.58
(c) Other demand and time liabilities	83.70	72.41	83.56	91.90	90.89
<b>II Liabilities to others in India</b>	<b>70264.58</b>	<b>70741.87</b>	<b>71263.28</b>	<b>71771.10</b>	<b>73837.51</b>
(a) Aggregate deposits	64400.28	64748.22	65288.02	65651.37	67504.54
(i) Demand deposits	6225.70	6371.93	6103.64	6304.97	6622.99
(ii) Time Deposits	58174.58	58376.29	59184.38	59346.40	60881.55
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	2017.72	2041.67	2066.02	2131.70	2216.63
(c) Other demand and time liabilities	3846.58	3951.98	3909.23	3988.03	4116.34
<b>III Assets with the banking system</b>	<b>1732.78</b>	<b>1942.14</b>	<b>1764.74</b>	<b>1842.35</b>	<b>2199.48</b>
Money at call and short notice	234.96	284.41	219.67	304.59	296.05
<b>IV Cash in Hand &amp; Balances with RBI</b>	<b>3283.36</b>	<b>3419.28</b>	<b>3562.04</b>	<b>3431.29</b>	<b>3227.58</b>
<b>V Investment in India</b>	<b>19669.70</b>	<b>19383.46</b>	<b>19661.10</b>	<b>19646.41</b>	<b>20061.05</b>
(a) Government securities	19646.98	19360.35	19638.24	19625.77	20036.53
(b) Other approved securities	22.72	23.10	22.86	20.64	24.52
<b>VI Bank Credit</b>	<b>49587.90</b>	<b>50258.72</b>	<b>50509.15</b>	<b>51272.64</b>	<b>52604.59</b>
(a) Loans Cash Credit and Overdrafts	47829.45	48387.84	48640.07	49358.91	50591.75
(b) Inland Bills Purchased	226.74	228.77	226.04	233.88	248.65
(c) Inland Bills Discounted	940.31	988.88	991.76	1040.74	1094.54
(d) Foreign bills purchased	176.28	206.86	207.37	202.78	214.92
(e) Foreign bills discounted	415.11	446.37	443.92	436.32	454.73

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

**TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2012-13(Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2012	2012	2012	2012	2012	2012	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>All Scheduled Co-operative Banks</b>							
<b>No. of Reporting Banks</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>67</b>	<b>67</b>	<b>67</b>	<b>67</b>
<b>I Liabilities to the banking System</b>	<b>32.89</b>	<b>36.18</b>	<b>37.01</b>	<b>31.24</b>	<b>32.29</b>	<b>34.23</b>	<b>33.09</b>
(a) Demand and time deposits from banks	31.95	33.66	33.49	28.49	29.34	30.14	30.59
(b) Borrowing from banks	0.87	2.47	3.44	2.70	2.65	4.05	2.45
(c) Other demand and time liabilities	0.07	0.05	0.07	0.06	0.30	0.05	0.05
<b>II Liabilities to others in India</b>	<b>1766.55</b>	<b>1800.57</b>	<b>1799.65</b>	<b>1826.86</b>	<b>1855.06</b>	<b>1872.91</b>	<b>1874.37</b>
(a) Aggregate deposits	1687.11	1721.08	1725.92	1758.40	1787.50	1801.34	1808.53
(i) Demand deposits	148.36	148.38	146.67	158.93	153.27	160.16	154.73
(ii) Time Deposits	1538.76	1572.70	1579.25	1599.47	1634.24	1641.18	1653.80
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	18.75	14.69	14.42	14.19	14.98	17.07	11.33
(c) Other demand and time liabilities	60.69	64.80	59.31	54.27	52.58	54.50	54.51
<b>III Assets with the banking system</b>	<b>261.00</b>	<b>280.58</b>	<b>279.81</b>	<b>270.27</b>	<b>266.88</b>	<b>267.15</b>	<b>279.51</b>
Money at call and short notice	124.11	121.69	122.93	107.43	99.77	99.40	102.12
<b>IV Cash in Hand &amp; Balances with RBI</b>	<b>92.98</b>	<b>91.96</b>	<b>94.71</b>	<b>95.78</b>	<b>95.85</b>	<b>100.72</b>	<b>97.47</b>
<b>V Investment in India</b>	<b>535.00</b>	<b>542.22</b>	<b>547.08</b>	<b>555.45</b>	<b>562.53</b>	<b>570.56</b>	<b>571.46</b>
(a) Government securities	532.52	538.77	544.76	553.14	560.23	568.24	569.17
(b) Other approved securities	2.48	3.45	2.33	2.32	2.30	2.32	2.29
<b>VI Bank Credit</b>	<b>1419.31</b>	<b>1429.47</b>	<b>1435.02</b>	<b>1452.69</b>	<b>1485.34</b>	<b>1506.67</b>	<b>1531.27</b>
(a) Loans Cash Credit and Overdrafts	1400.65	1410.01	1414.74	1433.14	1465.21	1486.54	1510.98
(b) Inland Bills Purchased	4.90	5.09	4.94	4.17	4.84	4.41	5.40
(c) Inland Bills Discounted	9.86	10.33	11.25	10.94	11.67	12.27	11.61
(d) Foreign bills purchased	1.02	1.11	0.90	0.66	0.37	0.30	0.20
(e) Foreign bills discounted	2.87	2.93	3.19	3.80	3.24	3.15	3.07

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

**TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2012-13(Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2012	2012	2012	2013	2013	2013
	(8)	(9)	(10)	(11)	(12)	(13)
<b>All Scheduled Co-operative Banks</b>						
<b>No. of Reporting Banks</b>	<b>67</b>	<b>67</b>	<b>67</b>	<b>67</b>	<b>67</b>	<b>67</b>
<b>I Liabilities to the banking System</b>	<b>35.08</b>	<b>32.75</b>	<b>35.05</b>	<b>40.95</b>	<b>37.14</b>	<b>37.20</b>
(a) Demand and time deposits from banks	31.13	29.83	29.89	30.59	31.15	32.72
(b) Borrowing from banks	3.89	2.85	4.42	10.30	5.56	4.42
(c) Other demand and time liabilities	0.06	0.06	0.73	0.05	0.43	0.06
<b>II Liabilities to others in India</b>	<b>1891.48</b>	<b>1910.64</b>	<b>1929.92</b>	<b>1948.03</b>	<b>1972.75</b>	<b>1980.96</b>
(a) Aggregate deposits	1829.74	1842.01	1860.89	1884.25	1902.46	1915.41
(i) Demand deposits	156.23	161.65	160.94	157.20	159.47	160.28
(ii) Time Deposits	1673.51	1680.36	1699.95	1727.06	1742.99	1755.14
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	10.58	13.82	12.06	11.92	12.03	10.57
(c) Other demand and time liabilities	51.15	54.82	56.97	51.86	58.26	54.98
<b>III Assets with the banking system</b>	<b>254.30</b>	<b>253.90</b>	<b>292.48</b>	<b>253.50</b>	<b>240.43</b>	<b>248.81</b>
Money at call and short notice	86.41	89.42	117.30	107.69	97.81	101.60
<b>IV Cash in Hand &amp; Balances with RBI</b>	<b>94.29</b>	<b>92.99</b>	<b>91.69</b>	<b>91.20</b>	<b>88.90</b>	<b>93.32</b>
<b>V Investment in India</b>	<b>578.94</b>	<b>587.32</b>	<b>594.96</b>	<b>601.61</b>	<b>600.32</b>	<b>599.20</b>
(a) Government securities	576.82	585.14	592.79	597.94	598.11	597.01
(b) Other approved securities	2.12	2.18	2.17	3.68	2.22	2.20
<b>VI Bank Credit</b>	<b>1554.41</b>	<b>1564.58</b>	<b>1607.21</b>	<b>1625.71</b>	<b>1646.44</b>	<b>1676.83</b>
(a) Loans Cash Credit and Overdrafts	1534.62	1544.96	1583.85	1603.14	1622.68	1652.31
(b) Inland Bills Purchased	5.30	5.50	5.41	4.84	5.93	4.45
(c) Inland Bills Discounted	11.22	10.87	14.10	13.81	13.44	15.37
(d) Foreign bills purchased	0.24	0.45	0.97	1.35	1.77	1.72
(e) Foreign bills discounted	3.02	2.80	2.89	2.56	2.63	2.98

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

**TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2012-13(Contd.)**

Items	(Amount in ₹ Billion)						
	As on the last reporting Friday of						
	Mar 2012 (1)	Apr 2012 (2)	May 2012 (3)	Jun 2012 (4)	Jul 2012 (5)	Aug 2012 (6)	Sep 2012 (7)
<b>All Scheduled Banks</b>							
<b>No. of Reporting Banks</b>	<b>237</b>	<b>237</b>	<b>237</b>	<b>236</b>	<b>236</b>	<b>236</b>	<b>236</b>
<b>I Liabilities to the banking System</b>	<b>1256.08</b>	<b>1349.47</b>	<b>1210.14</b>	<b>1222.84</b>	<b>1138.48</b>	<b>1206.70</b>	<b>1148.08</b>
(a) Demand and time deposits from banks	874.48	845.99	816.75	834.72	785.09	790.04	807.73
(b) Borrowing from banks	320.10	438.21	327.24	319.00	278.53	330.55	260.83
(c) Other demand and time liabilities	61.50	65.27	66.16	69.12	74.86	86.12	79.52
<b>II Liabilities to others in India</b>	<b>66655.80</b>	<b>67594.91</b>	<b>68053.68</b>	<b>69988.29</b>	<b>69896.89</b>	<b>70598.83</b>	<b>70557.74</b>
(a) Aggregate deposits	60777.93	62090.14	62358.68	64086.42	64258.94	64752.95	64730.24
(i) Demand deposits	6401.65	6150.61	5964.42	6671.85	6092.50	6222.71	6141.57
(ii) Time Deposits	54376.28	55939.53	56394.27	57414.57	58166.45	58530.23	58588.67
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	2083.28	1978.24	2001.51	2048.56	2002.33	2010.72	2022.03
(c) Other demand and time liabilities	3794.58	3526.53	3693.49	3853.31	3635.61	3835.16	3805.47
<b>III Assets with the banking system</b>	<b>2040.12</b>	<b>2198.85</b>	<b>2105.45</b>	<b>2198.32</b>	<b>2082.28</b>	<b>2118.34</b>	<b>2043.87</b>
Money at call and short notice	356.89	461.02	364.73	317.54	307.86	368.23	313.26
<b>IV Cash in Hand &amp; Balances with RBI</b>	<b>3686.98</b>	<b>3652.74</b>	<b>3551.29</b>	<b>3761.35</b>	<b>3713.02</b>	<b>3676.24</b>	<b>3687.98</b>
<b>V Investment in India</b>	<b>17912.87</b>	<b>18730.54</b>	<b>18797.94</b>	<b>19196.26</b>	<b>19745.88</b>	<b>20139.52</b>	<b>20049.00</b>
(a) Government securities	17882.70	18697.81	18767.75	19168.76	19716.03	20110.84	20021.75
(b) Other approved securities	30.18	32.73	30.19	27.50	29.85	28.68	27.24
<b>VI Bank Credit</b>	<b>47537.83</b>	<b>47621.96</b>	<b>47934.26</b>	<b>49083.08</b>	<b>48530.31</b>	<b>48739.31</b>	<b>49168.67</b>
(a) Loans Cash Credit and Overdrafts	45760.42	45861.45	46220.92	47315.07	46802.43	46975.28	47430.65
(b) Inland Bills Purchased	168.34	174.57	172.23	178.09	173.39	190.46	198.61
(c) Inland Bills Discounted	989.64	974.41	951.51	984.58	984.16	993.80	976.19
(d) Foreign bills purchased	212.71	221.92	200.93	211.20	188.68	193.84	185.92
(e) Foreign bills discounted	406.72	389.61	388.66	394.13	381.64	385.93	377.30

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

**TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2012-13(Concl.d.)**

		(Amount in ₹ Billion)					
		As on the last reporting Friday of					
Items		Oct	Nov	Dec	Jan	Feb	Mar
		2012	2012	2012	2013	2013	2013
		(8)	(9)	(10)	(11)	(12)	(13)
<b>All Scheduled Banks</b>							
<b>No. of Reporting Banks</b>		<b>232</b>	<b>225</b>	<b>225</b>	<b>221</b>	<b>220</b>	<b>218</b>
<b>I</b>	<b>Liabilities to the banking System</b>	<b>1167.74</b>	<b>1210.62</b>	<b>1251.82</b>	<b>1236.83</b>	<b>1336.98</b>	<b>1368.21</b>
	(a) Demand and time deposits from banks	789.06	817.21	826.81	816.06	819.32	879.25
	(b) Borrowing from banks	313.54	309.65	351.88	337.15	425.33	398.01
	(c) Other demand and time liabilities	65.13	83.76	73.14	83.61	92.33	90.94
<b>II</b>	<b>Liabilities to others in India</b>	<b>71224.51</b>	<b>72175.22</b>	<b>72671.79</b>	<b>73211.30</b>	<b>73743.85</b>	<b>75818.47</b>
	(a) Aggregate deposits	65710.96	66242.29	66609.11	67172.27	67553.83	69419.95
	(i) Demand deposits	6007.95	6387.35	6532.88	6260.84	6464.44	6783.26
	(ii) Time Deposits	59703.01	59854.93	60076.23	60911.43	61089.40	62636.69
	(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1929.29	2031.54	2053.72	2077.94	2143.73	2227.20
	(c) Other demand and time liabilities	3584.26	3901.39	4008.95	3961.09	4046.29	4171.32
<b>III</b>	<b>Assets with the banking system</b>	<b>2067.03</b>	<b>1986.69</b>	<b>2234.61</b>	<b>2018.25</b>	<b>2082.77</b>	<b>2448.29</b>
	Money at call and short notice	324.20	324.38	401.71	327.36	402.39	397.65
<b>IV</b>	<b>Cash in Hand &amp; Balances with RBI</b>	<b>3813.53</b>	<b>3376.35</b>	<b>3510.97</b>	<b>3653.23</b>	<b>3520.19</b>	<b>3320.91</b>
<b>V</b>	<b>Investment in India</b>	<b>20205.33</b>	<b>20257.02</b>	<b>19978.42</b>	<b>20262.72</b>	<b>20246.73</b>	<b>20660.25</b>
	(a) Government securities	20175.60	20232.12	19953.14	20236.18	20223.88	20633.54
	(b) Other approved securities	29.73	24.90	25.27	26.54	22.85	26.71
<b>VI</b>	<b>Bank Credit</b>	<b>49690.03</b>	<b>51152.48</b>	<b>51865.93</b>	<b>52134.86</b>	<b>52919.08</b>	<b>54281.41</b>
	(a) Loans Cash Credit and Overdrafts	47935.29	49374.42	49971.69	50243.21	50981.58	52244.05
	(b) Inland Bills Purchased	217.39	232.24	234.18	230.88	239.81	253.09
	(c) Inland Bills Discounted	943.78	951.18	1002.98	1005.57	1054.18	1109.91
	(d) Foreign bills purchased	188.65	176.73	207.83	208.72	204.54	216.64
	(e) Foreign bills discounted	404.93	417.91	449.26	446.48	438.95	457.71

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