

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13

(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)
SBI and its Associates							
No. of Reporting Banks	6	6	6	6	6	6	6
I Liabilities to the banking System	150.53	204.51	151.11	156.71	134.39	175.86	137.36
(a) Demand and time deposits from banks	95.52	108.00	97.37	98.98	85.52	90.81	81.40
(b) Borrowing from banks	18.65	55.76	13.15	17.50	7.00	30.50	2.25
(c) Other demand and time liabilities	36.36	40.75	40.59	40.23	41.88	54.54	53.70
II Liabilities to others in India	14099.92	14469.63	14566.39	14897.91	14936.72	15116.77	15199.90
(a) Aggregate deposits	13136.95	13535.26	13604.21	13902.73	14049.59	14181.07	14256.01
(i) Demand deposits	1020.40	1075.44	1005.58	1062.55	987.95	1017.78	974.12
(ii) Time Deposits	12116.55	12459.82	12598.64	12840.18	13061.65	13163.29	13281.90
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	28.15	34.35	39.10	37.39	37.68	36.53	34.10
(c) Other demand and time liabilities	934.82	900.02	923.08	957.79	849.45	899.17	909.78
III Assets with the banking system	193.86	269.64	312.29	365.44	324.82	386.49	361.22
Money at call and short notice	21.69	61.95	54.65	66.47	27.11	82.92	42.21
IV Cash in Hand	101.50	109.69	113.44	112.76	114.32	127.58	116.83
V Investment in India	3445.90	3804.56	3823.26	3762.21	4017.69	4022.48	4067.19
(a) Government securities	3445.69	3804.35	3823.05	3762.01	4017.52	4022.31	4067.02
(b) Other approved securities	0.22	0.21	0.21	0.21	0.17	0.17	0.17
VI Bank Credit	10214.79	10270.16	10332.73	10614.83	10492.72	10543.34	10685.61
(a) Loans Cash Credit and Overdrafts	9640.61	9692.08	9763.02	10047.48	9915.83	9963.18	10122.39
(b) Inland Bills Purchased	29.71	29.83	31.74	27.67	25.26	26.19	26.71
(c) Inland Bills Discounted	435.25	448.79	445.38	447.92	461.77	461.92	448.00
(d) Foreign bills purchased	12.01	12.81	11.87	13.51	12.77	12.97	11.64
(e) Foreign bills discounted	97.21	86.65	80.71	78.25	77.09	79.09	76.87

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

TABLE 2.2 : BANK GROUP-WISE 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)
<u>SBI and its Associates</u>						
No. of Reporting Banks	6	6	6	6	6	6
I Liabilities to the banking System	132.93	163.40	161.55	140.48	172.60	153.45
(a) Demand and time deposits from banks	82.28	87.52	88.66	84.75	93.44	98.36
(b) Borrowing from banks	10.75	18.00	28.75	9.50	22.30	6.50
(c) Other demand and time liabilities	39.90	57.88	44.14	46.24	56.86	48.59
II Liabilities to others in India	15351.27	15610.28	15549.62	15622.06	15841.04	16219.47
(a) Aggregate deposits	14404.62	14624.35	14570.43	14696.48	14920.46	15248.30
(i) Demand deposits	996.10	1026.91	1033.90	963.47	1055.91	1144.66
(ii) Time Deposits	13408.52	13597.44	13536.54	13733.01	13864.55	14103.63
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	34.00	31.06	30.57	31.29	31.65	30.49
(c) Other demand and time liabilities	912.66	954.87	948.61	894.30	888.93	940.69
III Assets with the banking system	400.61	357.79	377.71	321.52	393.85	401.79
Money at call and short notice	43.05	52.51	66.52	15.96	65.67	37.82
IV Cash in Hand	118.28	131.18	124.61	137.61	135.71	125.47
V Investment in India	4048.71	3978.06	3846.98	3828.46	3763.09	3855.59
(a) Government securities	4048.53	3977.89	3846.81	3828.29	3762.93	3855.43
(b) Other approved securities	0.17	0.17	0.17	0.17	0.16	0.16
VI Bank Credit	10778.72	11280.32	11392.54	11509.16	11721.67	12016.45
(a) Loans Cash Credit and Overdrafts	10213.78	10685.74	10789.67	10877.49	11074.79	11341.56
(b) Inland Bills Purchased	27.64	28.74	25.99	24.78	22.64	19.39
(c) Inland Bills Discounted	451.36	462.87	474.81	500.43	516.56	540.48
(d) Foreign bills purchased	11.57	15.78	15.24	15.35	17.14	18.62
(e) Foreign bills discounted	74.37	87.19	86.82	91.09	90.54	96.39

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

TABLE 2.2 : BANK GROUP-WISE 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)
Nationalised Banks \$							
No. of Reporting Banks	20	20	20	20	20	20	20
I Liabilities to the banking System	648.64	589.85	601.67	616.70	579.85	613.57	618.80
(a) Demand and time deposits from banks	559.56	525.87	514.39	536.41	498.57	500.02	530.91
(b) Borrowing from banks	73.27	49.42	72.91	63.09	64.61	96.98	71.35
(c) Other demand and time liabilities	15.81	14.56	14.37	17.20	16.67	16.58	16.54
II Liabilities to others in India	33305.31	33980.49	34090.15	34873.08	34681.79	34944.50	34809.36
(a) Aggregate deposits	31015.28	31797.54	31800.04	32536.58	32441.90	32624.62	32500.86
(i) Demand deposits	2347.15	2280.82	2229.68	2547.19	2294.37	2319.95	2314.52
(ii) Time Deposits	28668.14	29516.72	29570.36	29989.39	30147.52	30304.68	30186.35
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	730.45	695.34	690.07	703.40	679.61	687.52	680.52
(c) Other demand and time liabilities	1559.58	1487.62	1600.03	1633.11	1560.28	1632.35	1627.98
III Assets with the banking system	503.87	623.41	557.19	546.76	518.35	525.15	465.31
Money at call and short notice	113.80	199.62	121.02	68.15	105.69	114.14	87.16
IV Cash in Hand	122.78	127.04	132.41	144.64	139.62	180.27	147.36
V Investment in India	8776.12	9132.90	9222.91	9494.35	9650.73	9951.50	9817.76
(a) Government securities	8764.65	9121.52	9211.54	9483.27	9639.96	9940.66	9806.92
(b) Other approved securities	11.47	11.37	11.37	11.08	10.76	10.84	10.84
VI Bank Credit	23728.93	23727.71	23807.36	24403.67	23865.10	23906.39	24003.70
(a) Loans Cash Credit and Overdrafts	23098.07	23114.84	23198.76	23756.59	23251.63	23295.30	23398.28
(b) Inland Bills Purchased	93.95	99.86	97.92	106.32	109.10	125.40	136.46
(c) Inland Bills Discounted	242.89	215.64	213.64	230.41	201.91	190.10	176.86
(d) Foreign bills purchased	114.03	115.80	116.58	123.49	117.03	113.53	110.55
(e) Foreign bills discounted	180.00	181.57	180.46	186.85	185.44	182.07	181.55

Notes : \$ Includes IDBI Bank Ltd.

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)

		(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)
Nationalised Banks \$							
No. of Reporting Banks		20	20	20	20	20	20
I Liabilities to the banking System		588.31	652.50	670.02	674.82	690.02	705.15
(a) Demand and time deposits from banks		511.69	549.81	553.39	552.85	549.14	596.64
(b) Borrowing from banks		61.85	87.78	101.75	97.59	116.70	84.26
(c) Other demand and time liabilities		14.78	14.90	14.88	24.37	24.18	24.24
II Liabilities to others in India		35152.89	35304.04	35666.44	36133.53	36175.49	37406.87
(a) Aggregate deposits		33071.56	32971.54	33335.97	33820.13	33851.62	35014.32
(i) Demand deposits		2229.18	2418.96	2414.95	2358.12	2403.08	2534.88
(ii) Time Deposits		30842.38	30552.58	30921.03	31462.00	31448.55	32479.44
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)		647.70	693.40	655.34	649.96	647.88	654.61
(c) Other demand and time liabilities		1433.62	1639.10	1675.12	1663.44	1675.99	1737.94
III Assets with the banking system		483.72	456.12	570.63	528.79	562.40	695.65
Money at call and short notice		126.95	109.40	146.22	141.36	154.42	185.44
IV Cash in Hand		134.52	160.78	150.63	137.85	169.24	140.92
V Investment in India		10065.50	10125.37	9861.84	10120.19	9961.82	10287.49
(a) Government securities		10054.66	10114.96	9851.43	10110.11	9952.28	10277.99
(b) Other approved securities		10.84	10.41	10.41	10.08	9.53	9.50
VI Bank Credit		24145.07	24706.33	25095.16	25230.66	25552.04	26346.54
(a) Loans Cash Credit and Overdrafts		23534.01	24080.43	24446.14	24584.72	24888.74	25622.79
(b) Inland Bills Purchased		153.47	166.76	165.76	165.66	172.09	187.02
(c) Inland Bills Discounted		169.31	165.35	169.34	156.83	159.26	205.95
(d) Foreign bills purchased		106.60	108.10	116.54	123.77	127.03	124.16
(e) Foreign bills discounted		181.69	185.70	197.38	199.68	204.92	206.62

Notes : \$ Includes IDBI Bank Ltd.

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

TABLE 2.2 : BANK GROUP-WISE 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)
Old Private Sector Banks							
No. of Reporting Banks	13	13	13	13	13	13	13
I Liabilities to the banking System	30.33	29.59	28.15	27.73	22.78	24.81	36.79
(a) Demand and time deposits from banks	24.65	23.38	22.61	22.04	19.13	19.11	21.24
(b) Borrowing from banks	3.16	3.78	2.81	2.79	1.30	2.79	13.18
(c) Other demand and time liabilities	2.53	2.43	2.73	2.90	2.36	2.91	2.37
II Liabilities to others in India	3049.90	3118.53	3131.61	3216.18	3248.41	3287.70	3241.57
(a) Aggregate deposits	2868.49	2956.40	2973.27	3044.37	3084.49	3090.02	3071.24
(i) Demand deposits	247.27	242.50	240.38	256.15	248.73	263.08	251.94
(ii) Time Deposits	2621.23	2713.90	2732.89	2788.22	2835.76	2826.94	2819.30
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	86.68	73.44	77.64	81.22	70.78	78.83	73.95
(c) Other demand and time liabilities	94.72	88.68	80.70	90.59	93.14	118.86	96.39
III Assets with the banking system	32.19	27.29	20.89	33.74	27.05	28.41	22.58
Money at call and short notice	9.80	11.65	2.45	3.35	6.65	6.55	8.65
IV Cash in Hand	23.27	26.34	27.77	27.53	27.42	34.31	29.69
V Investment in India	779.23	811.10	831.46	832.28	861.72	868.97	845.81
(a) Government securities	779.05	810.92	831.28	832.10	861.59	868.84	845.68
(b) Other approved securities	0.18	0.18	0.18	0.18	0.13	0.13	0.13
VI Bank Credit	2228.73	2254.14	2270.69	2317.26	2297.77	2295.29	2325.64
(a) Loans Cash Credit and Overdrafts	2125.59	2153.84	2174.89	2223.06	2209.51	2211.78	2242.69
(b) Inland Bills Purchased	25.64	25.57	23.92	25.18	21.08	19.38	18.13
(c) Inland Bills Discounted	51.87	49.26	44.58	42.66	40.60	37.24	39.03
(d) Foreign bills purchased	12.98	12.08	12.20	12.73	12.26	13.00	12.74
(e) Foreign bills discounted	12.66	13.39	15.10	13.63	14.32	13.89	13.05

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

TABLE 2.2 : BANK GROUP-WISE 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)
Old Private Sector Banks						
No. of Reporting Banks	13	13	13	13	13	13
I Liabilities to the banking System	28.28	29.89	36.89	28.39	24.04	27.82
(a) Demand and time deposits from banks	19.40	19.87	20.74	19.08	18.11	18.28
(b) Borrowing from banks	6.54	7.63	14.31	7.39	4.14	7.64
(c) Other demand and time liabilities	2.35	2.39	1.84	1.92	1.80	1.90
II Liabilities to others in India	3289.12	3376.82	3399.59	3428.34	3520.83	3643.08
(a) Aggregate deposits	3117.46	3186.60	3210.38	3244.08	3327.30	3425.85
(i) Demand deposits	252.21	258.02	255.27	251.69	261.37	258.98
(ii) Time Deposits	2865.26	2928.58	2955.11	2992.39	3065.92	3166.88
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	75.81	81.44	82.68	81.15	83.90	105.71
(c) Other demand and time liabilities	95.84	108.78	106.54	103.11	109.63	111.52
III Assets with the banking system	20.73	23.95	45.71	32.16	41.36	55.92
Money at call and short notice	3.60	4.80	9.05	4.75	15.00	12.85
IV Cash in Hand	28.33	34.92	34.69	29.96	33.79	28.62
V Investment in India	853.08	874.30	858.64	883.78	910.66	934.93
(a) Government securities	852.95	874.17	858.51	883.65	910.53	934.80
(b) Other approved securities	0.13	0.13	0.13	0.13	0.13	0.13
VI Bank Credit	2366.39	2443.22	2469.91	2501.85	2538.02	2633.68
(a) Loans Cash Credit and Overdrafts	2278.26	2359.25	2381.11	2410.83	2443.41	2534.73
(b) Inland Bills Purchased	19.71	17.39	20.72	19.96	20.24	21.47
(c) Inland Bills Discounted	44.19	42.55	42.12	43.62	45.91	45.98
(d) Foreign bills purchased	11.85	12.62	13.20	13.09	12.99	14.01
(e) Foreign bills discounted	12.38	11.41	12.77	14.35	15.46	17.48

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

TABLE 2.2 : BANK GROUP-WISE 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)
<u>New Private Sector Banks</u>							
No. of Reporting Banks	7	7	7	7	7	7	7
I Liabilities to the banking System	227.00	291.33	224.54	209.69	186.08	209.97	179.35
(a) Demand and time deposits from banks	120.08	111.48	106.88	104.37	106.51	101.90	93.75
(b) Borrowing from banks	103.68	177.28	114.67	101.69	76.78	105.10	82.23
(c) Other demand and time liabilities	3.23	2.57	2.99	3.63	2.79	2.97	3.37
II Liabilities to others in India	9256.18	9152.74	9304.93	9786.27	9808.38	10003.97	10002.46
(a) Aggregate deposits	7674.35	7666.13	7813.77	8276.18	8309.18	8424.04	8452.89
(i) Demand deposits	1441.99	1232.59	1201.76	1478.81	1276.17	1306.24	1336.26
(ii) Time Deposits	6232.36	6433.54	6612.00	6797.37	7033.01	7117.80	7116.63
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	879.60	897.13	879.93	850.25	859.33	880.46	872.42
(c) Other demand and time liabilities	702.24	589.48	611.23	659.84	639.87	699.46	677.15
III Assets with the banking system	179.15	140.48	116.94	140.02	138.16	142.54	150.54
Money at call and short notice	28.03	9.17	1.51	16.78	16.76	5.54	7.05
IV Cash in Hand	89.63	87.66	88.67	98.97	74.51	101.09	88.18
V Investment in India	2600.46	2660.01	2587.46	2630.78	2666.36	2730.46	2718.20
(a) Government securities	2600.46	2660.00	2587.45	2630.77	2666.35	2730.45	2718.19
(b) Other approved securities	0.01	0.01	0.01	0.01	0.01	0.01	0.01
VI Bank Credit	6513.62	6451.02	6553.38	6683.23	6765.89	6908.65	7067.62
(a) Loans Cash Credit and Overdrafts	6295.73	6258.88	6378.57	6497.20	6565.77	6677.86	6824.25
(b) Inland Bills Purchased	4.42	3.96	3.71	3.49	2.91	3.59	2.63
(c) Inland Bills Discounted	177.14	150.16	132.67	140.11	156.87	188.63	201.03
(d) Foreign bills purchased	10.27	10.48	10.91	12.74	13.50	13.98	15.12
(e) Foreign bills discounted	26.05	27.54	27.53	29.70	26.84	24.59	24.58

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

TABLE 2.2 : BANK GROUP-WISE 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)
<u>New Private Sector Banks</u>						
No. of Reporting Banks	7	7	7	7	7	7
I Liabilities to the banking System	232.22	200.27	191.73	200.44	270.37	220.77
(a) Demand and time deposits from banks	93.21	80.37	80.19	70.10	73.83	70.94
(b) Borrowing from banks	136.65	117.21	107.50	127.16	193.59	146.48
(c) Other demand and time liabilities	2.37	2.68	4.03	3.19	2.94	3.35
II Liabilities to others in India	10168.76	10483.09	10604.55	10604.07	10643.42	10945.07
(a) Aggregate deposits	8665.34	8912.14	8912.59	8815.09	8773.26	9051.63
(i) Demand deposits	1305.53	1388.34	1492.64	1395.90	1426.69	1524.88
(ii) Time Deposits	7359.81	7523.80	7419.96	7419.19	7346.56	7526.75
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	848.59	859.64	920.47	989.27	1015.94	1042.21
(c) Other demand and time liabilities	654.84	711.30	771.49	799.70	854.22	851.23
III Assets with the banking system	156.38	156.14	187.45	142.41	147.16	186.66
Money at call and short notice	3.58	17.40	0.64	7.44	18.23	3.06
IV Cash in Hand	83.52	112.84	105.82	110.31	100.89	86.15
V Investment in India	2737.76	2784.11	2894.12	2868.98	3025.78	3125.65
(a) Government securities	2737.76	2784.11	2894.11	2868.97	3025.78	3125.65
(b) Other approved securities	0.01	0.01	0.01	0.01	0.01	0.01
VI Bank Credit	7190.03	7402.33	7429.29	7421.36	7549.94	7675.39
(a) Loans Cash Credit and Overdrafts	6978.90	7193.11	7194.73	7205.40	7316.97	7451.24
(b) Inland Bills Purchased	2.86	3.91	6.97	6.54	8.03	8.26
(c) Inland Bills Discounted	166.69	161.77	180.56	162.15	178.43	170.41
(d) Foreign bills purchased	16.25	17.63	15.47	17.46	16.03	14.95
(e) Foreign bills discounted	25.32	25.91	31.55	29.81	30.48	30.53

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

TABLE 2.2 : BANK GROUP-WISE 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)
Foreign Banks							
No. of Reporting Banks	41	41	41	41	41	41	41
I Liabilities to the banking System	131.82	168.71	140.18	146.86	151.90	115.34	113.94
(a) Demand and time deposits from banks	35.22	34.53	33.30	34.63	39.33	38.86	39.43
(b) Borrowing from banks	93.13	129.43	101.49	107.17	107.52	71.43	71.41
(c) Other demand and time liabilities	3.48	4.75	5.38	5.05	5.04	5.05	3.11
II Liabilities to others in India	3390.46	3247.20	3329.77	3534.43	3495.50	3481.79	3517.06
(a) Aggregate deposits	2661.82	2638.21	2660.58	2769.46	2764.62	2792.52	2779.05
(i) Demand deposits	851.71	813.90	789.41	812.95	770.68	793.74	744.87
(ii) Time Deposits	1810.11	1824.31	1871.18	1956.50	1993.94	1998.77	2034.18
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	338.06	261.68	298.74	361.99	339.85	310.16	349.16
(c) Other demand and time liabilities	390.58	347.31	370.44	402.98	391.03	379.11	388.86
III Assets with the banking system	401.21	380.55	345.21	354.01	324.98	287.14	275.24
Money at call and short notice	12.09	12.31	17.71	8.87	3.72	10.39	15.99
IV Cash in Hand	5.91	6.96	8.15	7.91	7.71	9.65	10.17
V Investment in India	1288.56	1287.98	1294.77	1430.53	1491.05	1500.22	1533.82
(a) Government securities	1288.54	1287.86	1294.75	1430.46	1490.93	1500.20	1533.80
(b) Other approved securities	0.02	0.12	0.02	0.07	0.12	0.02	0.02
VI Bank Credit	2321.16	2342.05	2387.32	2442.10	2436.23	2374.02	2357.31
(a) Loans Cash Credit and Overdrafts	2088.96	2085.21	2143.79	2188.56	2207.37	2135.87	2134.71
(b) Inland Bills Purchased	9.40	9.90	9.82	11.13	10.13	11.41	9.19
(c) Inland Bills Discounted	72.46	99.76	103.57	112.43	111.26	103.53	99.58
(d) Foreign bills purchased	62.40	69.65	48.47	48.08	32.76	40.07	35.67
(e) Foreign bills discounted	87.93	77.53	81.67	81.90	74.71	83.14	78.17

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

TABLE 2.2 : BANK GROUP-WISE 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)
Foreign Banks						
No. of Reporting Banks	41	41	41	41	41	41
I Liabilities to the banking System	124.73	105.05	127.43	122.82	115.00	178.04
(a) Demand and time deposits from banks	41.02	39.34	43.71	47.97	45.57	45.46
(b) Borrowing from banks	78.59	59.86	76.32	67.29	63.36	126.37
(c) Other demand and time liabilities	5.12	5.85	7.40	7.56	6.07	6.21
II Liabilities to others in India	3443.97	3562.44	3563.26	3483.57	3579.56	3599.72
(a) Aggregate deposits	2745.52	2836.95	2820.67	2778.51	2825.81	2800.22
(i) Demand deposits	707.45	780.26	816.68	768.69	789.63	786.91
(ii) Time Deposits	2038.06	2056.70	2003.99	2009.82	2036.18	2013.31
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	311.92	352.08	352.55	314.29	352.28	383.55
(c) Other demand and time liabilities	386.54	373.41	390.05	390.77	401.48	415.95
III Assets with the banking system	268.74	256.04	249.44	235.80	190.76	293.89
Money at call and short notice	11.32	7.53	17.01	4.69	12.61	18.72
IV Cash in Hand	10.64	12.51	12.26	12.29	10.75	5.65
V Investment in India	1421.25	1411.25	1420.94	1458.62	1479.09	1353.91
(a) Government securities	1421.23	1411.23	1420.92	1458.60	1479.07	1350.89
(b) Other approved securities	0.02	0.02	0.02	0.02	0.02	3.02
VI Bank Credit	2392.62	2471.43	2579.37	2538.69	2598.41	2633.16
(a) Loans Cash Credit and Overdrafts	2133.15	2226.88	2284.01	2254.46	2322.74	2342.40
(b) Inland Bills Purchased	8.27	9.76	9.11	8.88	10.60	12.19
(c) Inland Bills Discounted	100.94	107.73	121.99	128.67	140.54	131.68
(d) Foreign bills purchased	42.13	22.15	46.41	37.70	29.59	43.18
(e) Foreign bills discounted	108.14	104.91	117.85	108.98	94.93	103.71

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

TABLE 2.2 : BANK GROUP-WISE 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)
Regional Rural Banks							
No. of Reporting Banks	82	82	82	82	82	82	82
I Liabilities to the banking System	34.86	29.30	27.49	33.92	31.19	32.92	28.75
(a) Demand and time deposits from banks	7.51	9.06	8.70	9.79	6.70	9.20	10.41
(b) Borrowing from banks	27.33	20.07	18.76	24.06	18.66	19.69	17.96
(c) Other demand and time liabilities	0.02	0.17	0.02	0.06	5.83	4.03	0.38
II Liabilities to others in India	1787.48	1825.75	1831.18	1853.56	1871.03	1891.20	1913.01
(a) Aggregate deposits	1733.93	1775.54	1780.89	1798.71	1821.66	1839.34	1861.66
(i) Demand deposits	344.79	356.99	350.94	355.28	361.32	361.77	365.14
(ii) Time Deposits	1389.14	1418.55	1429.96	1443.43	1460.33	1477.57	1496.52
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1.60	1.60	1.60	0.12	0.11	0.15	0.55
(c) Other demand and time liabilities	51.95	48.61	48.69	54.73	49.26	51.71	50.80
III Assets with the banking system	468.84	476.89	473.11	488.07	482.05	481.46	489.49
Money at call and short notice	47.38	44.63	44.46	46.49	48.16	49.29	50.08
IV Cash in Hand	18.20	17.27	17.69	19.45	16.95	16.75	15.68
V Investment in India	487.59	491.76	491.00	490.66	495.80	495.33	494.75
(a) Government securities	471.79	474.38	474.92	477.02	479.44	480.14	480.97
(b) Other approved securities	15.80	17.38	16.07	13.64	16.37	15.19	13.78
VI Bank Credit	1111.29	1147.41	1147.76	1169.29	1187.26	1204.96	1197.52
(a) Loans Cash Credit and Overdrafts	1110.82	1146.59	1147.15	1169.04	1187.10	1204.76	1197.36
(b) Inland Bills Purchased	0.31	0.36	0.18	0.14	0.08	0.09	0.08
(c) Inland Bills Discounted	0.16	0.46	0.43	0.11	0.09	0.11	0.08
(d) Foreign bills purchased	-	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-	-

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

TABLE 2.2 : BANK GROUP-WISE 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)
Regional Rural Banks						
No. of Reporting Banks	78	71	71	67	66	64
I Liabilities to the banking System	26.17	26.77	29.15	28.93	27.80	45.77
(a) Demand and time deposits from banks	10.34	10.45	10.22	10.73	8.07	16.85
(b) Borrowing from banks	15.28	16.31	18.82	17.92	19.68	22.33
(c) Other demand and time liabilities	0.55	-	0.11	0.28	0.05	6.59
II Liabilities to others in India	1927.02	1927.92	1958.40	1991.70	2010.76	2023.29
(a) Aggregate deposits	1876.72	1868.70	1898.18	1933.73	1952.93	1964.22
(i) Demand deposits	361.25	353.22	358.51	365.77	368.29	372.69
(ii) Time Deposits	1515.47	1515.48	1539.67	1567.96	1584.64	1591.54
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	0.69	0.10	0.06	0.07	0.05	0.06
(c) Other demand and time liabilities	49.61	59.12	60.16	57.90	57.77	59.01
III Assets with the banking system	482.54	482.74	511.21	504.07	506.82	565.57
Money at call and short notice	49.30	43.32	44.97	45.47	38.66	38.16
IV Cash in Hand	15.35	18.34	18.66	15.95	17.45	18.10
V Investment in India	500.09	496.60	500.93	501.07	505.97	503.48
(a) Government securities	483.65	484.61	488.56	488.62	495.17	491.78
(b) Other approved securities	16.44	11.99	12.37	12.46	10.79	11.70
VI Bank Credit	1262.79	1284.28	1292.45	1307.43	1312.57	1299.36
(a) Loans Cash Credit and Overdrafts	1262.57	1284.04	1292.17	1307.17	1312.26	1299.02
(b) Inland Bills Purchased	0.14	0.18	0.21	0.21	0.27	0.31
(c) Inland Bills Discounted	0.08	0.05	0.06	0.05	0.05	0.03
(d) Foreign bills purchased	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-

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

TABLE 2.2 : BANK GROUP-WISE 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)
Scheduled State Co-op. Banks							
No. of Reporting Banks	16	16	16	16	16	16	16
I Liabilities to the banking System	-	0.04	0.01	0.57	-	0.01	0.01
(a) Demand and time deposits from banks	-	-	-	-	-	-	-
(b) Borrowing from banks	-	0.04	0.01	0.57	-	0.01	0.01
(c) Other demand and time liabilities	-	-	-	-	-	-	-
II Liabilities to others in India	677.60	685.78	676.56	690.34	702.96	705.47	696.02
(a) Aggregate deposits	640.22	650.67	646.75	659.35	673.22	674.16	672.39
(i) Demand deposits	44.68	44.58	43.59	53.65	48.15	50.58	49.37
(ii) Time Deposits	595.54	606.10	603.16	605.70	625.07	623.58	623.01
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	9.76	4.01	3.84	5.24	5.45	7.85	1.56
(c) Other demand and time liabilities	27.63	31.10	25.97	25.76	24.29	23.46	22.08
III Assets with the banking system	176.70	188.27	191.06	176.72	168.60	167.48	178.87
Money at call and short notice	117.72	114.68	117.65	101.74	93.27	92.82	96.99
IV Cash in Hand	0.96	0.98	1.01	1.10	1.08	1.09	1.10
V Investment in India	209.41	212.60	213.43	213.03	215.29	213.29	213.08
(a) Government securities	209.17	211.28	213.24	212.83	215.09	213.10	212.89
(b) Other approved securities	0.24	1.32	0.20	0.20	0.20	0.20	0.19
VI Bank Credit	694.16	696.74	695.77	717.17	747.64	762.05	777.21
(a) Loans Cash Credit and Overdrafts	694.05	696.63	695.71	717.06	747.53	761.98	777.13
(b) Inland Bills Purchased	0.03	0.04	0.02	0.05	0.04	0.01	0.04
(c) Inland Bills Discounted	-	-	-	-	-	-	-
(d) Foreign bills purchased	0.08	0.07	0.03	0.06	0.07	0.06	0.04
(e) Foreign bills discounted	-	-	-	-	-	-	-

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

TABLE 2.2 : BANK GROUP-WISE 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)
Scheduled State Co-op. Banks						
No. of Reporting Banks	16	16	16	16	16	16
I Liabilities to the banking System	-	-	2.09	6.71	2.94	0.77
(a) Demand and time deposits from banks	-	-	-	-	-	-
(b) Borrowing from banks	-	-	2.09	6.71	2.94	0.77
(c) Other demand and time liabilities	-	-	-	-	-	-
II Liabilities to others in India	693.84	699.83	714.06	725.35	730.82	737.98
(a) Aggregate deposits	671.14	673.18	689.62	701.93	706.02	714.63
(i) Demand deposits	50.93	50.11	52.30	50.81	49.15	51.74
(ii) Time Deposits	620.21	623.07	637.32	651.13	656.87	662.89
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	0.28	2.48	1.31	0.39	1.10	0.25
(c) Other demand and time liabilities	22.41	24.18	23.12	23.03	23.71	23.10
III Assets with the banking system	152.38	157.21	195.63	160.12	138.87	152.45
Money at call and short notice	80.65	85.23	112.96	103.03	91.28	97.51
IV Cash in Hand	1.00	1.09	1.16	1.04	1.10	1.17
V Investment in India	213.58	214.79	222.94	225.82	224.49	224.80
(a) Government securities	213.39	214.61	222.77	225.69	224.36	224.67
(b) Other approved securities	0.19	0.18	0.18	0.13	0.13	0.13
VI Bank Credit	791.58	796.49	814.04	825.91	838.66	853.07
(a) Loans Cash Credit and Overdrafts	791.52	796.38	813.91	825.79	838.58	853.00
(b) Inland Bills Purchased	0.03	0.03	0.05	0.05	0.04	0.03
(c) Inland Bills Discounted	-	-	-	-	-	-
(d) Foreign bills purchased	0.03	0.08	0.09	0.08	0.04	0.05
(e) Foreign bills discounted	-	-	-	-	-	-

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

TABLE 2.2 : BANK GROUP-WISE 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)
Scheduled Urban Co-operative Banks							
No. of Reporting Banks	52	52	52	51	51	51	51
I Liabilities to the banking System	32.89	36.14	37.00	30.67	32.29	34.22	33.08
(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	2.43	3.44	2.13	2.65	4.04	2.44
(c) Other demand and time liabilities	0.07	0.05	0.07	0.06	0.30	0.05	0.05
II Liabilities to others in India	1088.95	1114.79	1123.09	1136.51	1152.10	1167.44	1178.35
(a) Aggregate deposits	1046.89	1070.40	1079.17	1099.05	1114.29	1127.18	1136.14
(i) Demand deposits	103.68	103.80	103.08	105.28	105.12	109.59	105.35
(ii) Time Deposits	943.21	966.60	976.08	993.77	1009.17	1017.60	1030.79
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	8.99	10.68	10.58	8.95	9.53	9.22	9.77
(c) Other demand and time liabilities	33.07	33.70	33.34	28.51	28.29	31.03	32.44
III Assets with the banking system	84.30	92.30	88.75	93.56	98.29	99.67	100.64
Money at call and short notice	6.39	7.02	5.28	5.69	6.50	6.57	5.13
IV Cash in Hand	7.44	8.13	8.55	8.62	9.22	9.82	9.42
V Investment in India	325.59	329.62	333.65	342.42	347.24	357.26	358.38
(a) Government securities	323.35	327.49	331.52	340.30	345.14	355.14	356.28
(b) Other approved securities	2.24	2.13	2.13	2.12	2.10	2.12	2.10
VI Bank Credit	725.14	732.73	739.25	735.52	737.69	744.61	754.06
(a) Loans Cash Credit and Overdrafts	706.60	713.38	719.02	716.07	717.68	724.56	733.85
(b) Inland Bills Purchased	4.87	5.05	4.92	4.12	4.80	4.40	5.37
(c) Inland Bills Discounted	9.86	10.33	11.24	10.94	11.67	12.27	11.61
(d) Foreign bills purchased	0.94	1.04	0.87	0.60	0.29	0.24	0.16
(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 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Concl.d.)

(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)
Scheduled Urban Co-operative Banks						
No. of Reporting Banks	51	51	51	51	51	51
I Liabilities to the banking System	35.08	32.75	32.95	34.24	34.20	36.43
(a) Demand and time deposits from banks	31.13	29.83	29.89	30.59	31.15	32.72
(b) Borrowing from banks	3.88	2.85	2.33	3.59	2.62	3.66
(c) Other demand and time liabilities	0.06	0.06	0.73	0.05	0.43	0.06
II Liabilities to others in India	1197.64	1210.81	1215.86	1222.68	1241.93	1242.98
(a) Aggregate deposits	1158.60	1168.83	1171.27	1182.32	1196.44	1200.78
(i) Demand deposits	105.30	111.54	108.64	106.39	110.32	108.53
(ii) Time Deposits	1053.31	1057.29	1062.63	1075.93	1086.12	1092.25
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	10.30	11.34	10.74	11.53	10.94	10.32
(c) Other demand and time liabilities	28.74	30.64	33.85	28.83	34.55	31.88
III Assets with the banking system	101.92	96.69	96.85	93.38	101.56	96.36
Money at call and short notice	5.76	4.19	4.34	4.67	6.52	4.09
IV Cash in Hand	8.63	10.07	9.37	8.34	9.57	8.77
V Investment in India	365.36	372.53	372.02	375.79	375.84	374.40
(a) Government securities	363.43	370.52	370.02	372.25	373.75	372.34
(b) Other approved securities	1.93	2.00	2.00	3.55	2.09	2.06
VI Bank Credit	762.82	768.09	793.17	799.80	807.78	823.75
(a) Loans Cash Credit and Overdrafts	743.10	748.58	769.94	777.36	784.09	799.31
(b) Inland Bills Purchased	5.27	5.47	5.36	4.80	5.89	4.42
(c) Inland Bills Discounted	11.22	10.87	14.10	13.81	13.44	15.37
(d) Foreign bills purchased	0.21	0.37	0.88	1.27	1.72	1.67
(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.