

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>SBI and its Associates</u>							
No. of Reporting Banks	6	6	6	6	6	6	6
I Liabilities to the banking System	144.81	194.73	172.14	188.88	173.81	173.17	164.25
(a) Demand and time deposits from banks	97.21	113.61	95.69	97.23	95.08	90.54	86.78
(b) Borrowing from banks	2.71	3.20	0.05	10.55	3.01	6.65	1.15
(c) Other demand and time liabilities	44.90	77.91	76.40	81.10	75.72	75.98	76.33
II Liabilities to others in India	12700.38	12988.50	12919.40	12878.59	13315.58	13314.47	13291.85
(a) Aggregate deposits	11646.66	11782.79	11802.86	11815.64	12312.97	12292.30	12258.57
(i) Demand deposits	1420.44	1125.13	1043.53	1023.35	1027.70	995.81	957.62
(ii) Time Deposits	10226.22	10657.66	10759.33	10792.29	11285.28	11296.49	11300.95
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	14.13	14.37	28.07	36.98	28.80	30.96	32.82
(c) Other demand and time liabilities	1039.59	1191.34	1088.47	1025.96	973.81	991.22	1000.46
III Assets with the banking system	224.15	310.62	304.65	310.33	324.63	351.84	357.71
Money at call and short notice	19.29	18.51	10.93	4.00	13.40	9.50	11.35
IV Cash in Hand	83.26	79.30	86.07	89.85	94.06	93.84	98.25
V Investment in India	3213.73	3357.42	3296.99	3332.55	3542.01	3580.24	3470.10
(a) Government securities	3208.17	3351.88	3291.45	3327.00	3536.47	3575.61	3465.65
(b) Other approved securities	5.57	5.55	5.55	5.54	5.54	4.63	4.45
VI Bank Credit	8818.82	8813.78	8951.10	8981.69	8969.02	9049.93	9158.44
(a) Loans Cash Credit and Overdrafts	8430.65	8420.03	8557.65	8586.92	8553.17	8630.04	8715.74
(b) Inland Bills Purchased	26.42	24.86	22.30	19.22	15.36	15.37	19.05
(c) Inland Bills Discounted	286.59	293.10	296.68	302.91	329.38	329.93	334.88
(d) Foreign bills purchased	8.69	8.65	9.17	9.40	9.22	9.21	10.47
(e) Foreign bills discounted	66.47	67.14	65.30	63.24	61.90	65.39	78.30

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 2011-12(Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(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	174.15	167.69	201.71	173.68	192.92	150.53
(a) Demand and time deposits from banks	91.30	88.40	93.11	86.47	81.81	95.52
(b) Borrowing from banks	6.25	2.65	14.00	10.45	10.90	18.65
(c) Other demand and time liabilities	76.60	76.64	94.60	76.75	100.21	36.36
II Liabilities to others in India	13434.15	13497.29	13720.66	13827.51	13774.53	14099.92
(a) Aggregate deposits	12447.02	12522.78	12738.56	12962.28	12881.89	13136.95
(i) Demand deposits	1011.88	983.53	1039.56	1032.45	950.88	1020.40
(ii) Time Deposits	11435.14	11539.25	11699.00	11929.84	11931.01	12116.55
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	31.75	32.34	35.60	32.80	30.01	28.15
(c) Other demand and time liabilities	955.38	942.17	946.51	832.43	862.63	934.82
III Assets with the banking system	365.82	364.32	380.13	368.28	358.07	193.86
Money at call and short notice	16.25	15.75	34.50	29.30	26.25	21.69
IV Cash in Hand	102.34	104.04	104.54	103.59	105.92	101.50
V Investment in India	3451.99	3503.05	3398.97	3461.12	3451.89	3445.90
(a) Government securities	3447.60	3498.70	3396.50	3459.57	3450.75	3445.69
(b) Other approved securities	4.39	4.35	2.47	1.55	1.13	0.22
VI Bank Credit	9260.05	9390.25	9817.21	9827.92	9983.54	10214.79
(a) Loans Cash Credit and Overdrafts	8800.22	8912.08	9299.84	9298.44	9442.56	9640.61
(b) Inland Bills Purchased	20.71	23.91	25.83	27.35	26.48	29.71
(c) Inland Bills Discounted	348.24	358.86	382.21	388.30	405.73	435.25
(d) Foreign bills purchased	10.35	10.58	11.85	13.56	12.91	12.01
(e) Foreign bills discounted	80.53	84.82	97.48	100.28	95.86	97.21

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 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Nationalised Banks \$</u>							
No. of Reporting Banks	20	20	20	20	20	20	20
I Liabilities to the banking System	589.33	550.40	534.71	550.65	545.80	559.36	539.94
(a) Demand and time deposits from banks	473.84	449.46	434.58	447.37	450.14	470.36	453.35
(b) Borrowing from banks	99.67	85.05	84.72	88.13	80.02	73.03	70.85
(c) Other demand and time liabilities	15.82	15.88	15.41	15.15	15.64	15.97	15.74
II Liabilities to others in India	29058.61	30019.98	30004.71	30269.41	30666.88	30809.51	30950.69
(a) Aggregate deposits	27078.17	27982.19	27940.71	28152.08	28529.05	28646.74	28730.08
(i) Demand deposits	2357.96	2157.38	2070.80	2038.90	2126.67	2103.84	2096.74
(ii) Time Deposits	24720.21	25824.81	25869.91	26113.18	26402.38	26542.90	26633.35
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	593.43	635.02	592.48	604.03	639.11	665.12	684.17
(c) Other demand and time liabilities	1387.01	1402.77	1471.51	1513.30	1498.71	1497.65	1536.44
III Assets with the banking system	435.26	341.69	300.84	355.36	344.64	369.20	404.63
Money at call and short notice	65.76	60.92	37.20	102.95	77.35	89.17	100.20
IV Cash in Hand	103.75	107.27	116.39	119.16	123.17	121.21	123.26
V Investment in India	7567.30	7899.80	7971.24	8103.92	8530.35	8558.95	8627.26
(a) Government securities	7541.40	7874.05	7945.50	8078.11	8506.34	8537.34	8606.09
(b) Other approved securities	25.91	25.74	25.73	25.81	24.00	21.62	21.17
VI Bank Credit	20385.26	20330.60	20449.69	20634.97	20615.84	20734.19	20844.60
(a) Loans Cash Credit and Overdrafts	19789.30	19735.29	19860.06	20066.99	20084.02	20221.04	20322.70
(b) Inland Bills Purchased	75.06	75.54	71.82	67.18	62.93	62.99	63.48
(c) Inland Bills Discounted	244.63	249.69	247.45	234.82	205.51	186.48	185.86
(d) Foreign bills purchased	111.82	106.92	106.83	105.30	101.91	101.90	107.63
(e) Foreign bills discounted	164.45	163.16	163.54	160.69	161.47	161.79	164.93

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 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
<u>Nationalised Banks \$</u>						
No. of Reporting Banks	20	20	20	20	20	20
I Liabilities to the banking System	541.70	521.49	550.77	577.28	614.21	648.64
(a) Demand and time deposits from banks	454.47	447.44	480.29	490.11	526.94	559.56
(b) Borrowing from banks	71.98	58.64	55.29	71.50	71.29	73.27
(c) Other demand and time liabilities	15.24	15.41	15.19	15.66	15.98	15.81
II Liabilities to others in India	31274.24	31415.93	32659.34	32236.26	32573.88	33305.31
(a) Aggregate deposits	29160.94	29260.53	30431.60	30075.72	30448.81	31015.28
(i) Demand deposits	2145.53	2129.24	2453.14	2229.20	2241.39	2347.15
(ii) Time Deposits	27015.41	27131.28	27978.47	27846.53	28207.42	28668.14
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	680.68	652.46	621.50	615.19	651.97	730.45
(c) Other demand and time liabilities	1432.62	1502.95	1606.23	1545.35	1473.10	1559.58
III Assets with the banking system	386.45	419.24	544.81	504.61	498.50	503.87
Money at call and short notice	81.05	109.40	113.28	126.78	104.98	113.80
IV Cash in Hand	130.70	132.30	124.72	127.83	126.89	122.78
V Investment in India	8676.94	8617.60	8636.44	8551.13	8954.32	8776.12
(a) Government securities	8656.04	8596.79	8620.11	8535.76	8939.85	8764.65
(b) Other approved securities	20.90	20.81	16.33	15.37	14.47	11.47
VI Bank Credit	21097.52	21274.84	22311.42	22175.34	22471.76	23728.93
(a) Loans Cash Credit and Overdrafts	20576.67	20761.53	21732.64	21620.62	21913.76	23098.07
(b) Inland Bills Purchased	68.23	68.77	87.03	85.58	88.77	93.95
(c) Inland Bills Discounted	169.96	166.97	190.42	175.83	182.26	242.89
(d) Foreign bills purchased	110.83	108.72	122.39	118.49	112.86	114.03
(e) Foreign bills discounted	171.83	168.85	178.94	174.82	174.10	180.00

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 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Old Private Sector Banks							
No. of Reporting Banks	14	14	14	14	13	13	13
I Liabilities to the banking System	20.08	27.62	24.97	24.56	38.62	39.10	25.66
(a) Demand and time deposits from banks	15.14	8.66	15.44	16.58	15.74	18.67	15.62
(b) Borrowing from banks	3.48	17.47	7.98	6.45	21.29	18.75	8.58
(c) Other demand and time liabilities	1.46	1.48	1.55	1.53	1.59	1.68	1.46
II Liabilities to others in India	2587.54	2585.77	2594.78	2636.15	2707.60	2757.59	2832.77
(a) Aggregate deposits	2463.34	2452.03	2469.58	2500.34	2569.41	2615.05	2685.57
(i) Demand deposits	254.66	235.11	234.04	234.10	233.54	233.24	230.64
(ii) Time Deposits	2208.68	2216.92	2235.54	2266.24	2335.87	2381.81	2454.93
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	36.32	40.11	45.18	51.21	55.81	61.39	62.19
(c) Other demand and time liabilities	87.88	93.63	80.01	84.60	82.38	81.15	85.01
III Assets with the banking system	39.65	25.06	24.55	35.66	30.49	34.58	43.10
Money at call and short notice	5.30	1.75	0.00	4.50	7.67	2.35	12.15
IV Cash in Hand	20.36	20.83	24.65	23.32	23.57	24.14	25.66
V Investment in India	648.09	658.12	668.98	685.23	711.10	719.24	728.51
(a) Government securities	647.57	657.62	668.48	684.72	710.60	718.75	728.04
(b) Other approved securities	0.52	0.50	0.50	0.50	0.50	0.49	0.47
VI Bank Credit	1833.64	1823.90	1830.12	1863.91	1895.44	1910.56	1962.07
(a) Loans Cash Credit and Overdrafts	1741.67	1734.51	1741.96	1779.46	1806.35	1819.89	1870.17
(b) Inland Bills Purchased	17.76	15.24	12.42	10.69	15.06	16.86	19.24
(c) Inland Bills Discounted	50.52	51.05	53.17	51.38	51.19	48.90	46.20
(d) Foreign bills purchased	12.91	12.36	11.74	11.23	11.91	13.81	13.10
(e) Foreign bills discounted	10.79	10.74	10.84	11.15	10.93	11.10	13.35

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 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(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	26.16	27.77	32.57	33.15	28.80	30.33
(a) Demand and time deposits from banks	19.79	19.15	21.63	19.92	22.62	24.65
(b) Borrowing from banks	4.89	7.00	9.36	11.63	4.13	3.16
(c) Other demand and time liabilities	1.48	1.62	1.58	1.60	2.04	2.53
II Liabilities to others in India	2873.25	2899.53	2948.91	2949.98	2952.75	3049.90
(a) Aggregate deposits	2727.18	2752.21	2788.97	2794.64	2793.84	2868.49
(i) Demand deposits	232.42	232.78	249.42	246.24	246.29	247.27
(ii) Time Deposits	2494.76	2519.43	2539.55	2548.40	2547.55	2621.23
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	68.05	66.16	73.90	64.94	67.54	86.68
(c) Other demand and time liabilities	78.02	81.17	86.05	90.40	91.37	94.72
III Assets with the banking system	26.04	28.92	39.39	34.87	34.38	32.19
Money at call and short notice	1.45	4.50	6.05	5.45	4.46	9.80
IV Cash in Hand	27.20	25.03	25.69	25.07	24.94	23.27
V Investment in India	742.69	753.61	746.26	750.84	788.13	779.23
(a) Government securities	742.23	753.14	745.87	750.51	787.93	779.05
(b) Other approved securities	0.47	0.47	0.39	0.34	0.20	0.18
VI Bank Credit	1990.05	2018.11	2092.85	2093.06	2112.81	2228.73
(a) Loans Cash Credit and Overdrafts	1894.96	1919.13	1992.45	1997.36	2016.29	2125.59
(b) Inland Bills Purchased	22.78	26.25	28.86	26.53	27.16	25.64
(c) Inland Bills Discounted	45.38	45.53	44.35	42.74	43.28	51.87
(d) Foreign bills purchased	13.65	13.88	14.20	14.31	14.00	12.98
(e) Foreign bills discounted	13.28	13.32	12.99	12.12	12.09	12.66

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 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(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	200.36	200.84	160.68	167.33	177.54	186.37	204.38
(a) Demand and time deposits from banks	117.34	116.40	104.00	103.26	110.39	115.44	108.32
(b) Borrowing from banks	79.64	81.52	53.53	60.74	64.41	68.03	93.05
(c) Other demand and time liabilities	3.38	2.93	3.15	3.32	2.73	2.89	3.01
II Liabilities to others in India	7869.40	7920.32	8051.47	8065.60	8382.11	8477.84	8512.44
(a) Aggregate deposits	6898.72	6925.36	6993.07	7030.38	7325.60	7397.55	7431.14
(i) Demand deposits	1236.93	1117.69	1112.72	1094.50	1145.72	1140.40	1160.90
(ii) Time Deposits	5661.80	5807.67	5880.34	5935.88	6179.88	6257.14	6270.25
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	407.85	413.17	444.21	451.32	477.15	485.04	499.53
(c) Other demand and time liabilities	562.83	581.79	614.19	583.90	579.37	595.26	581.78
III Assets with the banking system	115.74	51.04	78.22	79.86	60.12	71.29	99.08
Money at call and short notice	22.61	8.96	15.10	23.63	10.54	12.29	14.34
IV Cash in Hand	71.50	78.07	85.06	82.35	89.82	93.20	90.05
V Investment in India	2057.65	2091.87	2242.77	2249.86	2326.69	2400.30	2411.86
(a) Government securities	2057.27	2091.50	2242.40	2249.49	2326.32	2399.96	2411.54
(b) Other approved securities	0.38	0.37	0.37	0.37	0.37	0.35	0.32
VI Bank Credit	5457.89	5383.32	5385.75	5504.03	5577.28	5673.15	5746.97
(a) Loans Cash Credit and Overdrafts	5282.16	5214.06	5214.65	5322.36	5396.54	5493.78	5586.78
(b) Inland Bills Purchased	6.91	7.38	7.11	8.00	8.70	7.71	7.12
(c) Inland Bills Discounted	145.69	133.37	137.01	146.84	142.31	140.39	119.80
(d) Foreign bills purchased	6.35	6.73	6.82	6.69	6.82	7.35	7.70
(e) Foreign bills discounted	16.76	21.78	20.15	20.15	22.91	23.91	25.57

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 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(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	202.28	243.17	228.55	234.76	199.67	227.00
(a) Demand and time deposits from banks	106.20	117.45	126.60	113.39	117.71	120.08
(b) Borrowing from banks	93.43	122.98	98.81	118.71	79.06	103.68
(c) Other demand and time liabilities	2.65	2.74	3.14	2.66	2.90	3.23
II Liabilities to others in India	8741.13	8733.24	9242.87	8997.16	9069.41	9256.18
(a) Aggregate deposits	7636.68	7659.06	8080.86	7559.80	7694.84	7674.35
(i) Demand deposits	1174.52	1123.25	1551.70	1295.68	1337.05	1441.99
(ii) Time Deposits	6462.16	6535.81	6529.16	6264.12	6357.78	6232.36
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	512.65	501.00	526.02	807.86	750.32	879.60
(c) Other demand and time liabilities	591.80	573.17	635.99	629.50	624.25	702.24
III Assets with the banking system	109.17	90.35	200.10	135.07	134.81	179.15
Money at call and short notice	19.42	8.33	35.84	6.75	17.14	28.03
IV Cash in Hand	108.68	99.19	99.59	92.05	86.54	89.63
V Investment in India	2429.91	2422.52	2455.11	2417.98	2484.80	2600.46
(a) Government securities	2429.61	2422.22	2454.89	2417.86	2484.73	2600.46
(b) Other approved securities	0.30	0.30	0.23	0.12	0.07	0.01
VI Bank Credit	5855.89	5904.18	6073.80	6107.02	6207.24	6513.62
(a) Loans Cash Credit and Overdrafts	5679.70	5726.99	5899.91	5920.78	6008.64	6295.73
(b) Inland Bills Purchased	6.84	7.04	4.71	4.21	4.21	4.42
(c) Inland Bills Discounted	135.87	138.20	128.83	142.79	156.85	177.14
(d) Foreign bills purchased	8.67	9.01	10.84	9.65	10.11	10.27
(e) Foreign bills discounted	24.81	22.93	29.51	29.58	27.43	26.05

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 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Foreign Banks							
No. of Reporting Banks	34	34	36	36	36	36	38
I Liabilities to the banking System	122.45	94.26	84.45	119.00	86.80	65.09	69.01
(a) Demand and time deposits from banks	25.26	27.64	27.54	25.09	14.34	14.07	18.09
(b) Borrowing from banks	91.68	63.00	53.64	89.62	69.45	47.83	48.61
(c) Other demand and time liabilities	5.51	3.62	3.27	4.29	3.01	3.19	2.31
II Liabilities to others in India	2984.59	3027.41	3031.30	3003.76	3158.09	3336.83	3399.54
(a) Aggregate deposits	2425.78	2506.46	2445.12	2403.15	2508.16	2565.47	2607.28
(i) Demand deposits	810.43	879.99	833.79	781.49	809.31	814.87	833.40
(ii) Time Deposits	1615.35	1626.47	1611.33	1621.66	1698.85	1750.60	1773.88
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	261.60	215.02	255.34	283.70	321.70	380.76	442.62
(c) Other demand and time liabilities	297.22	305.94	330.84	316.91	328.23	390.60	349.65
III Assets with the banking system	313.81	256.18	265.72	277.25	249.74	235.99	251.88
Money at call and short notice	13.28	19.62	16.19	12.11	15.88	13.07	12.85
IV Cash in Hand	7.88	8.01	8.66	8.75	7.27	6.86	6.76
V Investment in India	1074.48	1089.00	1181.94	1233.14	1257.44	1294.59	1314.43
(a) Government securities	1074.45	1088.96	1181.90	1233.10	1257.39	1294.55	1314.40
(b) Other approved securities	0.03	0.03	0.03	0.03	0.04	0.04	0.03
VI Bank Credit	1978.97	1954.71	2016.37	2068.24	2072.00	2107.81	2210.52
(a) Loans Cash Credit and Overdrafts	1750.84	1727.52	1773.81	1820.54	1832.20	1877.59	1958.75
(b) Inland Bills Purchased	7.57	6.98	6.45	6.35	4.80	7.64	10.16
(c) Inland Bills Discounted	71.14	70.10	89.21	103.07	106.57	106.88	105.45
(d) Foreign bills purchased	46.06	42.25	51.09	43.14	46.85	41.90	46.63
(e) Foreign bills discounted	103.36	107.86	95.81	95.14	81.57	73.81	89.54

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 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
Foreign Banks						
No. of Reporting Banks	38	38	38	38	39	41
I Liabilities to the banking System	67.62	81.72	147.90	128.88	112.25	131.82
(a) Demand and time deposits from banks	16.29	19.34	16.72	22.93	22.48	35.22
(b) Borrowing from banks	48.01	59.97	126.17	100.84	84.98	93.13
(c) Other demand and time liabilities	3.32	2.40	5.01	5.11	4.79	3.48
II Liabilities to others in India	3452.11	3435.99	3297.19	3292.76	3313.30	3390.46
(a) Aggregate deposits	2613.75	2671.02	2593.16	2629.43	2672.06	2661.82
(i) Demand deposits	787.75	811.72	784.79	826.65	855.97	851.71
(ii) Time Deposits	1826.00	1859.30	1808.37	1802.78	1816.10	1810.11
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	437.94	422.83	318.35	312.46	312.52	338.06
(c) Other demand and time liabilities	400.42	342.14	385.68	350.87	328.72	390.58
III Assets with the banking system	231.60	222.42	302.55	296.49	311.47	401.21
Money at call and short notice	20.07	16.92	17.27	19.16	13.01	12.09
IV Cash in Hand	7.65	7.65	6.78	7.02	6.44	5.91
V Investment in India	1289.17	1352.72	1235.68	1251.63	1294.34	1288.56
(a) Government securities	1289.14	1352.69	1235.67	1251.61	1294.32	1288.54
(b) Other approved securities	0.03	0.03	0.02	0.02	0.02	0.02
VI Bank Credit	2258.29	2247.84	2297.32	2240.65	2220.04	2321.16
(a) Loans Cash Credit and Overdrafts	1983.69	2001.89	2032.35	2043.29	2027.97	2088.96
(b) Inland Bills Purchased	11.57	12.73	12.80	11.68	9.92	9.40
(c) Inland Bills Discounted	105.32	105.50	104.83	74.47	73.30	72.46
(d) Foreign bills purchased	51.77	39.27	56.23	35.05	30.13	62.40
(e) Foreign bills discounted	105.95	88.44	91.12	76.16	78.72	87.93

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 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(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	28.87	43.11	29.53	29.66	30.18	30.66	28.24
(a) Demand and time deposits from banks	8.62	19.69	7.94	8.85	6.72	7.57	6.70
(b) Borrowing from banks	20.07	23.17	21.58	20.78	23.39	23.00	21.27
(c) Other demand and time liabilities	0.18	0.25	0.01	0.04	0.06	0.10	0.27
II Liabilities to others in India	1610.61	1629.07	1617.14	1622.86	1650.42	1663.73	1682.17
(a) Aggregate deposits	1567.02	1586.95	1574.92	1579.60	1608.58	1617.56	1635.83
(i) Demand deposits	336.63	341.02	334.61	331.83	328.10	327.17	328.14
(ii) Time Deposits	1230.39	1245.93	1240.31	1247.78	1280.48	1290.38	1307.69
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	0.08	0.04	0.05	0.06	0.18	0.28	0.61
(c) Other demand and time liabilities	43.52	42.07	42.17	43.19	41.66	45.89	45.72
III Assets with the banking system	415.24	424.26	411.93	412.99	415.31	401.11	397.06
Money at call and short notice	39.82	42.49	41.74	42.19	39.51	38.13	33.46
IV Cash in Hand	16.71	16.14	16.69	16.87	16.23	16.00	16.14
V Investment in India	454.93	456.93	462.34	462.08	464.45	468.28	471.50
(a) Government securities	442.62	446.01	448.15	447.79	450.78	455.15	457.88
(b) Other approved securities	12.31	10.92	14.18	14.29	13.67	13.13	13.62
VI Bank Credit	946.25	948.15	947.05	956.41	984.09	1000.65	1025.66
(a) Loans Cash Credit and Overdrafts	945.45	947.61	946.48	956.13	983.72	1000.35	1025.39
(b) Inland Bills Purchased	0.71	0.45	0.48	0.20	0.32	0.20	0.18
(c) Inland Bills Discounted	0.09	0.10	0.09	0.08	0.06	0.10	0.09
(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 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
Regional Rural Banks						
No. of Reporting Banks	82	82	82	82	82	82
I Liabilities to the banking System	27.17	27.31	28.37	28.47	28.65	34.86
(a) Demand and time deposits from banks	5.86	6.32	6.55	6.88	6.34	7.51
(b) Borrowing from banks	20.90	20.98	21.81	21.47	22.05	27.33
(c) Other demand and time liabilities	0.41	0.01	0.01	0.12	0.25	0.02
II Liabilities to others in India	1694.71	1696.18	1741.83	1747.68	1758.76	1787.48
(a) Aggregate deposits	1646.08	1646.34	1691.99	1697.61	1707.72	1733.93
(i) Demand deposits	326.09	319.24	331.43	325.34	339.08	344.79
(ii) Time Deposits	1319.99	1327.10	1360.56	1372.27	1368.64	1389.14
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	0.92	1.66	1.02	0.66	0.13	1.60
(c) Other demand and time liabilities	47.71	48.18	48.82	49.41	50.92	51.95
III Assets with the banking system	398.24	393.31	419.54	413.82	403.56	468.84
Money at call and short notice	40.50	39.46	41.70	43.38	44.69	47.38
IV Cash in Hand	14.98	16.11	17.24	15.25	16.19	18.20
V Investment in India	473.07	471.81	475.62	481.69	483.40	487.59
(a) Government securities	459.31	458.75	461.82	467.77	470.32	471.79
(b) Other approved securities	13.76	13.07	13.80	13.92	13.09	15.80
VI Bank Credit	1053.71	1051.50	1076.18	1083.30	1095.56	1111.29
(a) Loans Cash Credit and Overdrafts	1053.37	1051.14	1075.62	1082.48	1095.05	1110.82
(b) Inland Bills Purchased	0.20	0.21	0.38	0.33	0.34	0.31
(c) Inland Bills Discounted	0.14	0.15	0.18	0.49	0.16	0.16
(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 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(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	0.01	-	-	0.19	0.56	0.52	1.68
(a) Demand and time deposits from banks	-	-	-	-	-	-	-
(b) Borrowing from banks	0.01	-	-	0.19	0.56	0.52	1.68
(c) Other demand and time liabilities	-	-	-	-	-	-	-
II Liabilities to others in India	633.79	644.83	619.14	615.10	619.22	619.35	621.71
(a) Aggregate deposits	593.85	613.90	588.18	581.31	585.42	585.99	593.74
(i) Demand deposits	45.08	42.53	41.82	42.01	41.58	40.92	38.94
(ii) Time Deposits	548.77	571.37	546.36	539.30	543.84	545.07	554.80
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	8.52	3.66	7.21	10.16	8.68	7.31	2.75
(c) Other demand and time liabilities	31.42	27.27	23.75	23.63	25.12	26.05	25.21
III Assets with the banking system	146.11	166.05	142.75	140.27	140.65	151.78	150.49
Money at call and short notice	98.66	120.15	110.68	110.69	109.97	112.32	107.36
IV Cash in Hand	0.93	0.83	0.98	0.99	1.17	0.96	1.14
V Investment in India	213.29	222.21	223.34	220.23	220.49	215.51	215.66
(a) Government securities	203.65	212.73	213.86	210.75	211.00	206.15	206.38
(b) Other approved securities	9.63	9.48	9.48	9.48	9.48	9.35	9.28
VI Bank Credit	586.98	586.28	602.56	594.22	610.87	621.52	632.48
(a) Loans Cash Credit and Overdrafts	586.87	586.11	602.43	594.16	610.83	621.38	632.41
(b) Inland Bills Purchased	0.09	0.14	0.10	0.06	0.04	0.05	0.03
(c) Inland Bills Discounted	-	-	-	-	-	-	-
(d) Foreign bills purchased	0.01	0.02	0.02	-	-	0.09	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 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(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	2.76	-	-	-	-	-
(a) Demand and time deposits from banks	-	-	-	-	-	-
(b) Borrowing from banks	2.76	-	-	-	-	-
(c) Other demand and time liabilities	-	-	-	-	-	-
II Liabilities to others in India	629.74	630.57	640.91	655.73	660.80	677.60
(a) Aggregate deposits	599.14	602.64	613.97	624.93	631.11	640.22
(i) Demand deposits	38.60	39.97	42.60	41.94	44.45	44.68
(ii) Time Deposits	560.55	562.66	571.38	582.99	586.66	595.54
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	2.87	2.82	2.06	5.22	4.24	9.76
(c) Other demand and time liabilities	27.72	25.11	24.88	25.58	25.45	27.63
III Assets with the banking system	166.61	160.69	159.14	173.91	180.33	176.70
Money at call and short notice	110.64	104.39	103.62	120.12	126.40	117.72
IV Cash in Hand	1.09	1.10	1.04	0.99	1.04	0.96
V Investment in India	208.43	208.57	207.98	208.33	208.75	209.41
(a) Government securities	207.64	207.78	207.24	207.82	208.45	209.17
(b) Other approved securities	0.79	0.79	0.75	0.51	0.30	0.24
VI Bank Credit	643.30	641.07	648.48	664.60	685.24	694.16
(a) Loans Cash Credit and Overdrafts	643.20	640.95	648.32	664.45	685.11	694.05
(b) Inland Bills Purchased	0.03	0.02	0.04	0.04	0.03	0.03
(c) Inland Bills Discounted	-	-	-	-	-	-
(d) Foreign bills purchased	0.07	0.10	0.12	0.11	0.10	0.08
(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 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Scheduled Urban Co-operative Banks</u>							
No. of Reporting Banks	53	53	53	53	53	53	53
I Liabilities to the banking System	28.39	30.07	28.00	29.21	29.97	30.12	31.60
(a) Demand and time deposits from banks	27.90	28.76	27.59	27.63	28.19	28.27	28.85
(b) Borrowing from banks	0.45	1.26	0.36	1.53	1.72	1.78	2.70
(c) Other demand and time liabilities	0.04	0.06	0.04	0.06	0.05	0.07	0.05
II Liabilities to others in India	918.67	939.37	947.77	962.55	987.20	995.92	1006.19
(a) Aggregate deposits	878.06	896.62	905.74	919.72	946.51	953.85	961.75
(i) Demand deposits	103.38	103.08	101.83	102.66	105.37	104.23	102.47
(ii) Time Deposits	774.68	793.54	803.91	817.06	841.14	849.62	859.28
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	10.95	12.21	11.99	8.18	9.02	9.67	9.43
(c) Other demand and time liabilities	29.67	30.54	30.04	34.64	31.67	32.41	35.01
III Assets with the banking system	68.88	69.23	69.34	76.00	76.20	79.15	74.84
Money at call and short notice	4.65	4.45	3.60	3.04	4.93	6.17	5.35
IV Cash in Hand	6.71	6.77	7.78	7.52	7.95	7.87	7.99
V Investment in India	279.62	280.65	284.44	288.50	298.65	302.63	304.79
(a) Government securities	277.03	278.06	279.70	285.91	296.06	300.01	302.24
(b) Other approved securities	2.59	2.59	4.74	2.59	2.58	2.62	2.55
VI Bank Credit	600.62	611.45	618.54	623.66	631.71	640.20	651.22
(a) Loans Cash Credit and Overdrafts	580.76	592.99	598.75	603.36	610.94	619.70	630.73
(b) Inland Bills Purchased	5.13	4.37	4.70	4.94	5.73	4.79	4.51
(c) Inland Bills Discounted	11.49	10.97	11.80	12.21	12.17	12.88	13.06
(d) Foreign bills purchased	0.42	0.49	0.32	0.26	0.20	0.20	0.22
(e) Foreign bills discounted	2.82	2.63	2.97	2.89	2.68	2.63	2.70

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 2011-12 (Concl.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
Scheduled Urban Co-operative Banks						
No. of Reporting Banks	53	53	52	52	52	52
I Liabilities to the banking System	31.92	30.81	31.20	31.06	33.78	32.89
(a) Demand and time deposits from banks	28.78	28.66	29.25	29.67	30.40	31.95
(b) Borrowing from banks	3.09	2.12	1.91	1.34	3.34	0.87
(c) Other demand and time liabilities	0.06	0.03	0.04	0.06	0.04	0.07
II Liabilities to others in India	1019.10	1026.76	1044.19	1058.30	1076.43	1088.95
(a) Aggregate deposits	977.42	985.31	1001.15	1015.39	1032.84	1046.89
(i) Demand deposits	103.86	102.91	101.31	100.73	102.74	103.68
(ii) Time Deposits	873.56	882.40	899.84	914.66	930.10	943.21
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	10.65	10.32	10.85	11.25	11.27	8.99
(c) Other demand and time liabilities	31.03	31.13	32.19	31.66	32.32	33.07
III Assets with the banking system	70.07	73.52	71.69	71.62	80.60	84.30
Money at call and short notice	4.36	4.61	2.59	5.02	6.86	6.39
IV Cash in Hand	11.05	8.64	8.01	8.20	8.52	7.44
V Investment in India	305.95	313.43	315.65	270.89	323.02	325.59
(a) Government securities	297.05	310.76	313.32	268.74	320.78	323.35
(b) Other approved securities	8.90	2.68	2.32	2.15	2.24	2.24
VI Bank Credit	666.27	672.87	690.13	700.98	710.48	725.14
(a) Loans Cash Credit and Overdrafts	646.17	653.85	671.36	681.78	692.49	706.60
(b) Inland Bills Purchased	4.21	4.17	4.35	4.62	4.79	4.87
(c) Inland Bills Discounted	12.88	11.98	11.42	10.90	9.34	9.86
(d) Foreign bills purchased	0.21	0.18	0.20	0.83	1.16	0.94
(e) Foreign bills discounted	2.80	2.69	2.79	2.86	2.71	2.87

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