

Table 3 : Scheduled Commercial Banks' Business in India According to Bank Groups : 2001-2002

(Amount in Rs. crore)

Items	As on the last Friday of												
	March 2001	April 2001	May 2001	June 2001	July 2001	August 2001	September 2001	October 2001	November 2001	December 2001	January 2002	February 2002	March 2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
State Bank of India and its Associates													
No. of reporting banks	8	8	8	8	8	8	8	8	8	8	8	8	8
I. Liabilities to the banking system	13647	14407	13387	13637	12672	11072	10963	10645	10896	11692	10834	11321	12089
(a) Demand and time deposits from banks	13142	13463	12993	13141	12003	10652	10285	10070	10445	10546	10432	10279	11280
(b) Borrowings from banks	4	107	4	5	181	1	189	12	2	109	10	520	163
(c) Other demand and time liabilities	501	837	390	491	488	419	489	563	449	1037	392	522	646
II. Liabilities to others in India	332955	335586	336091	340206	342876	349070	353542	357331	364111	365527	365042	368242	382480
(a) Aggregate deposits	282525	282189	284471	290221	291775	297199	300765	300319	303982	307143	306465	309263	319281
(i) Demand deposits	45640	40739	39539	41316	38755	39139	40485	37966	37671	39721	36147	35596	44071
(ii) Time deposits	236885	241450	244932	248905	253020	258060	260280	262353	266311	267422	270318	273667	275210
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Other demand and time liabilities	50430	53397	51620	49985	51101	51871	52777	57012	60129	58384	58577	58979	63199
III. Assets with the banking system	27628	32292	28133	26934	16083	22602	22448	23213	15946	16156	19547	20011	30043
of which:													
Money at call and short notice	24807	29483	25895	24815	14633	20802	21064	22088	14719	14861	14318	14920	24494
IV. Cash in hand	983	1023	1064	1134	1054	1112	1067	1064	1147	1140	1050	1039	1140
V. Investments in India	123823	128203	137079	136009	144057	151170	146318	147475	147343	148303	148375	149151	151732
(a) Government securities	116207	120591	129548	128644	136692	143805	138979	140240	140235	141244	141341	142146	144802
(b) Other approved securities	7616	7612	7531	7365	7365	7365	7339	7235	7108	7059	7034	7005	6930
VI. Bank credit	143520	140446	139201	139898	141429	141454	143263	146010	146753	148405	151181	151606	160132
(a) Loans, cash credit and overdrafts	131064	127530	126685	127736	129310	128891	130857	133590	134756	136226	138979	139835	147059
(b) Inland bills purchased	654	735	746	641	620	633	587	531	619	733	712	621	689
(c) Inland bills discounted	8807	9461	9062	8975	8969	9278	9204	9164	8764	8621	8823	8457	9088
(d) Foreign bills purchased	693	615	572	608	572	597	595	688	550	610	549	569	609

(e) Foreign bills discounted 2302 2105 2136 1938 1958 2055 2020 2037 2064 2215 2118 2124 2687

Source: Form-A Return under Section 42(2) of RBI Act, 1934.

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2001	2001	2001	2001	2001	2001	2001	2001	2001	2001	2002	2002	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<u>Nationalised Banks</u>													
No. of reporting banks	19	19	19	19	19	19	19	19	19	19	19	19	19
I. Liabilities to the banking system	17100	18129	17953	18286	15249	15129	15260	15282	13757	14010	12824	13172	17169
(a) Demand and time deposits from banks	15552	15811	15545	16014	13363	12967	12502	11782	11068	11100	10338	10414	11035
(b) Borrowings from banks	1282	1936	2070	1911	1530	1798	2235	2947	2019	2121	1632	1895	5254
(c) Other demand and time liabilities	266	382	338	361	356	365	523	553	670	789	854	863	880
II. Liabilities to others in India	531891	534370	535975	545287	546805	552233	568981	562120	563602	568821	568219	571831	599569
(a) Aggregate deposits	504994	507437	510231	516714	520277	525125	541729	533183	534906	538374	539875	542389	566092
(i) Demand deposits	73359	66650	65555	68028	65950	65141	70345	64004	66087	68540	66000	66128	77359
(ii) Time deposits	431635	440787	444676	448686	454327	459984	471384	469179	468819	469834	473875	476261	488733
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	700	847	889	650	647	1257	628	628	576	555	1973	1090	884
(c) Other demand and time liabilities	26197	26086	24855	27923	25881	25851	26624	28309	28120	29892	26371	28352	32593
III. Assets with the banking system	11858	11251	10369	9103	6167	9828	6088	7501	7900	8225	7359	7115	8172
of which:													
Money at call and short notice	5679	4882	5131	4575	2798	6781	3010	4338	4391	4430	4004	3339	3249
IV. Cash in hand	3277	3378	3556	3830	3543	3509	3386	3169	3672	3829	3159	3032	3564
V. Investments in India	174060	177519	181565	184401	189943	191701	190698	193623	193603	195923	193578	195982	194680
(a) Government securities	158851	162292	166334	169396	174906	176675	175700	178805	178995	181605	179394	181904	180719
(b) Other approved securities	15209	15227	15231	15005	15037	15026	14998	14818	14608	14318	14184	14078	13961
VI. Bank credit	257990	251159	253541	258164	259996	261941	272384	273432	273308	280396	285385	287936	306085
(a) Loans, cash credit and overdrafts	241675	235692	238620	243312	245535	247379	257219	258337	258446	264951	269844	272180	288436
(b) Inland bills purchased	3360	2792	2698	2705	2508	2567	3092	2671	2684	2705	2694	2986	3356
(c) Inland bills discounted	2710	2802	2825	2689	2663	2721	2730	2837	2804	2952	2966	2949	3352

(d) Foreign bills purchased	6486	6182	5769	5918	5412	5318	5519	5363	5043	5833	5866	5828	6549
(e) Foreign bills discounted	3759	3691	3629	3540	3878	3956	3824	4224	4331	3955	4015	3993	4392

Source: Form-A Return under Section 42(2) of RBI Act, 1934.

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2001	2001	2001	2001	2001	2001	2001	2001	2001	2001	2002	2002	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Regional Rural Banks													
No. of reporting banks	196	196	196	196	196	196	196	196	196	196	196	196	196
I. Liabilities to the banking system	178	196	176	175	204	138	209	188	185	168	175	177	187
(a) Demand and time deposits from banks	20	18	21	23	21	19	36	23	20	17	18	15	15
(b) Borrowings from banks	93	116	93	92	87	86	110	98	103	102	104	99	115
(c) Other demand and time liabilities	65	62	62	60	96	33	63	67	62	49	53	63	57
II. Liabilities to others in India	38696	39049	39176	39707	40194	40913	42167	42048	42072	42337	42763	43218	44874
(a) Aggregate deposits	37027	37239	37380	37929	38401	39127	40326	40189	40259	40602	41106	41550	43221
(i) Demand deposits	6499	6386	6339	6344	6368	6482	6662	6563	6532	6693	6761	6989	7717
(ii) Time deposits	30528	30853	31041	31585	32033	32645	33664	33626	33727	33909	34345	34561	35504
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	24	12	7	28	14	14	13	10	2	2	45	6	12
(c) Other demand and time liabilities	1645	1798	1789	1750	1779	1772	1828	1849	1811	1733	1612	1662	1641
III. Assets with the banking system	16973	17377	17523	17963	18264	18263	18538	18219	18110	18010	17610	17467	18509
of which:													
Money at call and short notice	5192	5417	5507	5607	5022	4798	4841	4518	4457	3837	3697	3759	3538
IV. Cash in hand	441	365	400	511	376	368	372	306	347	391	356	346	472
V. Investments in India	7546	7659	7787	6796	6929	6924	7066	7309	6921	6993	6957	6879	6772
(a) Government securities	1588	1640	1734	1505	1539	1612	1702	2077	1931	1992	1945	1835	1915
(b) Other approved securities	5958	6019	6053	5291	5390	5312	5364	5232	4990	5001	5012	5044	4857
VI. Bank credit	15579	15713	15462	15605	15829	16028	17580	16879	17162	17426	17687	17568	18372
(a) Loans, cash credit and overdrafts	15561	15699	15452	15593	15818	16015	17557	16867	17153	17411	17663	17541	18335
(b) Inland bills purchased	16	12	9	10	9	11	22	10	8	13	22	25	35

(c) Inland bills discounted	2	2	1	2	2	2	1	2	1	2	2	2	2
(d) Foreign bills purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: Form-A Return under Section 42(2) of RBI Act, 1934.

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2001	2001	2001	2001	2001	2001	2001	2001	2001	2001	2002	2002	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Foreign Banks													
No. of reporting banks	42	41	41	41	41	41	41	41	40	40	40	40	40
I. Liabilities to the banking system	28113	29847	28544	27453	21291	23227	22848	23740	19297	18380	19280	19332	21648
(a) Demand and time deposits from banks	7443	7054	7017	7019	6370	7572	7613	6550	6586	6571	6532	6543	6556
(b) Borrowings from banks	20397	22374	21131	20136	14659	15326	14969	16806	12408	11554	12512	12492	14897
(c) Other demand and time liabilities	273	419	396	298	262	329	266	384	303	255	236	297	195
II. Liabilities to others in India	62076	60250	59575	59283	60270	62807	64322	64178	64323	64134	62133	62765	67423
(a) Aggregate deposits	50741	50371	51310	51646	52210	52667	53375	53404	54763	54549	54039	54448	56121
(i) Demand deposits	13341	12044	12058	12554	12675	13171	13197	12479	13993	13760	13117	13333	15210
(ii) Time deposits	37400	38327	39252	39092	39535	39496	40178	40925	40770	40789	40922	41115	40911
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	3428	3270	2442	1474	1420	2146	3226	3085	1190	1501	1247	1305	3251
(c) Other demand and time liabilities	7907	6609	5823	6163	6640	7994	7721	7689	8370	8084	6847	7012	8051
III. Assets with the banking system	2781	1969	2951	3385	2116	1836	2057	2199	1352	1420	1871	2283	2109
of which:													
Money at call and short notice	652	60	72	301	548	281	221	381	496	516	525	1552	1349
IV. Cash in hand	195	235	222	227	204	212	195	248	330	333	286	261	252
V. Investments in India	22793	24995	24013	23587	23338	24395	24198	24792	24308	24100	25222	24505	24030
(a) Government securities	22574	24776	23795	23391	23144	24211	24015	24612	24133	23930	25052	24335	23859
(b) Other approved securities	219	219	218	196	194	184	183	180	175	170	170	170	171
VI. Bank credit	44658	44330	43210	43482	43865	44378	44713	45179	45212	44404	44603	46086	49262
(a) Loans, cash credit and overdrafts	39703	39442	38691	39295	39639	40417	40607	41102	41220	40440	40679	41747	43777

(b) Inland bills purchased	546	516	484	581	499	596	663	562	580	633	569	492	549
(c) Inland bills discounted	1556	1638	1266	1103	1192	1276	1232	1332	1222	1269	1320	1661	1962
(d) Foreign bills purchased	1119	1184	1049	1112	1241	923	896	811	741	715	712	701	938
(e) Foreign bills discounted	1734	1550	1720	1391	1294	1166	1315	1372	1449	1347	1323	1485	2036

Source: Form-A Return under Section 42(2) of RBI Act, 1934.

(Amount in Rs. crore)

Item	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2001	2001	2001	2001	2001	2001	2001	2001	2001	2001	2002	2002	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Other Scheduled Commercial Banks													
No. of reporting banks	31	31	31	31	31	31	31	31	31	31	31	31	31
I. Liabilities to the banking system	21766	19596	15362	16071	9156	8082	8103	7170	8372	8224	6670	6959	9430
(a) Demand and time deposits from banks	17574	15738	12696	12382	6724	4734	4713	3677	3530	3708	3525	3746	3996
(b) Borrowings from banks	3850	3525	2368	3415	2164	3043	3093	3213	4518	4205	2840	2909	5021
(c) Other demand and time liabilities	342	333	298	274	268	305	297	280	324	311	305	304	413
II. Liabilities to others in India	125721	126251	126449	127943	128115	132316	134931	135292	137631	140616	144625	146461	159924
(a) Aggregate deposits	113855	115569	116885	120278	120261	123251	125629	124581	128949	130095	135184	136878	146474
(i) Demand deposits	20569	18748	17579	19701	18247	18157	19702	18500	19325	19921	19425	20624	24746
(ii) Time deposits	93286	96821	99306	100577	102014	105094	105927	106081	109624	110174	115759	116254	121728
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	2167	1685	847	73	106	778	2271	1624	112	2441	373	393	1853
(c) Other demand and time liabilities	9699	8997	8717	7592	7748	8287	7031	9087	8570	8080	9068	9190	11597
III. Assets with the banking system	6395	5678	4255	5336	3508	2031	2944	1923	2510	2326	2319	2399	3442
of which:													
Money at call and short notice	855	1484	1240	1720	1070	820	1731	961	1373	1002	1129	1124	1722
IV. Cash in hand	963	1094	1180	1197	1246	1306	1291	1183	1459	1448	1297	1108	1229
V. Investments in India	38962	40628	40939	42582	42474	42786	43256	43905	48699	51543	55415	58821	60269
(a) Government securities	37737	39358	39670	41311	41200	41514	42020	42678	47496	50355	54232	57646	59135
(b) Other approved securities	1225	1270	1269	1271	1274	1272	1236	1227	1203	1188	1183	1175	1134
VI. Bank credit	67522	65228	63506	62267	62986	64539	65602	66141	66882	69043	69687	69656	75202

(a) Loans, cash credit and overdrafts	57041	55365	54329	53626	54576	56758	58122	59023	59294	61082	61486	61810	66280
(b) Inland bills purchased	1188	1127	960	920	913	832	888	906	813	900	864	834	1110
(c) Inland bills discounted	6423	5906	5622	5141	5019	4392	4007	3763	4365	4749	5073	4734	5212
(d) Foreign bills purchased	1743	1778	1645	1584	1529	1561	1596	1442	1497	1365	1354	1378	1507
(e) Foreign bills discounted	1127	1052	950	996	949	996	989	1007	913	947	910	900	1093

Source: Form-A Return under Section 42(2) of RBI Act, 1934.