

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA: 2002-2003

Items	(Amount in Rs. crore)						
	As on the last reporting Friday of						
	March	April	May	June	July	August	September
	2002	2002	2002	2002	2002	2002	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Commercial Banks							
No. of reporting banks	294	294	294	293	293	293	293
I. Liabilities to the banking system	53902	55863	60287	58500	58862	59151	61029
(a) Demand and time deposits from banks	31429	32088	36791	37001	38017	37757	38344
(b) Borrowings from banks	20250	21426	20162	19288	18769	19272	20769
(c) Other demand and time liabilities	2223	2349	3334	2211	2076	2122	1916
II. Liabilities to others in India	1218273	1244148	1311865	1317752	1327505	1339266	1353718
(a) Aggregate deposits	1103360	1134029	1191815	1197394	1207285	1217536	1227691
(i) Demand deposits	153048	154429	156154	157765	151457	150911	153230
(ii) Time deposits	950312	979600	1035661	1039629	1055827	1066625	1074461
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	3029	2453	9892	9477	9784	9696	10268
(c) Other demand and time liabilities	111884	107666	110158	110881	110436	112034	115759
III. Assets with the banking system	52864	56757	52970	53250	54833	53787	64534
of which:							
Money at call and short notice	26624	29538	27461	27576	28538	27538	36266
IV. Cash in hand and balances with RBI	68647	81894	70954	62424	78755	73798	71154
V. Investments in India	438269	443926	471828	484083	484762	501166	502340
(a) Government securities	411176	417149	445186	458223	458808	475421	476939
(b) Other approved securities	27093	26777	26642	25860	25954	25745	25401
VI. Bank credit	589723	595802	644747	648817	651193	653382	661119
(a) Loans, cash credit and overdrafts	547606	551588	602185	606512	609580	611712	619592
(b) Inland bills purchased	5031	5414	4838	4784	4457	4444	4432
(c) Inland bills discounted	18283	19635	19116	18571	18225	18539	17713
(d) Foreign bills purchased	9089	9208	8489	9017	9179	9269	9351
(e) Foreign bills discounted	9714	9957	10119	9933	9752	9418	10031

Items	(Amount in Rs. crore)					
	As on the last reporting Friday of					
	October	November	December	January	February	March
	2002	2002	2002	2003	2003	2003
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Commercial Banks						
No. of reporting banks	292	292	291	290	289	288
I. Liabilities to the banking system	61041	61513	60399	59227	58028	62346
(a) Demand and time deposits from banks	38923	38634	37463	37144	37547	40454
(b) Borrowings from banks	20077	20727	20721	20174	18551	19638
(c) Other demand and time liabilities	2041	2152	2215	1909	1930	2254
II. Liabilities to others in India	1362825	1387245	1394264	1398520	1408075	1423297
(a) Aggregate deposits	1240281	1257427	1260532	1266137	1272941	1280853
(i) Demand deposits	156914	160295	164884	159422	164562	170289
(ii) Time deposits	1083367	1097132	1095648	1106715	1108379	1110564
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	9044	9718	10496	11236	11165	12638
(c) Other demand and time liabilities	113500	120100	123236	121147	123969	129806
III. Assets with the banking system	61317	58322	61871	58502	53755	59019
of which:						
Money at call and short notice	34692	31087	34315	31493	27915	32135
IV. Cash in hand and balances with RBI	67415	72924	71557	71892	69019	65902
V. Investments in India	515636	525194	524054	534689	544146	547546
(a) Government securities	490403	500483	499619	510261	519810	523417
(b) Other approved securities	25233	24711	24435	24428	24336	24129
VI. Bank credit	672838	683670	692244	697532	709483	729214
(a) Loans, cash credit and overdrafts	630413	640105	647525	653137	664066	682072
(b) Inland bills purchased	4839	4565	5055	4936	5047	5584
(c) Inland bills discounted	17870	19554	20053	19882	20086	20184
(d) Foreign bills purchased	9450	8928	9686	9377	9541	9750
(e) Foreign bills discounted	10266	10518	9925	10200	10743	11624

Item	(Amount in Rs. crore)						
	As on the last reporting Friday of						
	March	April	May	June	July	August	September
	2002	2002	2002	2002	2002	2002	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Co-operative Banks							
No. of reporting banks	68	68	68	70	70	70	70
I. Liabilities to the banking system	3598	4090	4169	4276	2302	2333	2159
(a) Demand and time deposits from banks	3217	3696	3726	3703	1762	1775	1759
(b) Borrowings from banks	372	380	430	561	521	519	364
(c) Other demand and time liabilities	9	14	13	12	19	39	36
II. Liabilities to others in India	60865	62024	61354	62432	65252	65056	64915
(a) Aggregate deposits	58432	59208	58992	60088	62792	62666	62697
(i) Demand deposits	6330	6394	5975	6352	6406	6093	5877
(ii) Time deposits	52102	52813	53017	53736	56386	56573	56820
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	320	444	109	116	105	106	105
(c) Other demand and time liabilities	2113	2372	2253	2228	2355	2284	2113
III. Assets with the banking system	7855	8716	7816	8127	8347	7742	7817
of which:							
Money at call and short notice	3543	4036	3756	3865	4157	3539	3521
IV. Cash in hand and balances with RBI	3932	3772	3882	3737	3723	3736	3718
V. Investments in India	18386	19080	20146	19764	20396	20797	20945
(a) Government securities	16006	16618	16996	17322	17985	18401	18631
(b) Other approved securities	2380	2462	3150	2442	2411	2396	2314
VI. Bank credit	52280	53352	52431	52945	52549	52366	52486
(a) Loans, cash credit and overdrafts	51088	52157	51246	51803	51414	51235	51332
(b) Inland bills purchased	399	396	381	373	366	380	380
(c) Inland bills discounted	498	510	509	474	473	450	453
(d) Foreign bills purchased	57	50	54	55	56	57	59
(e) Foreign bills discounted	237	238	241	240	240	244	262

Item	(Amount in Rs. crore)					
	As on the last reporting Friday of					
	October	November	December	January	February	March
	2002	2002	2002	2003	2003	2003
	(8)	(9)	(10)	(11)	(12)	(13)
<u>Scheduled Co-operative Banks</u>						
No. of reporting banks	70	70	70	70	70	72
I. Liabilities to the banking system	2070	1981	1943	1938	1873	2031
(a) Demand and time deposits from banks	1747	1752	1728	1729	1728	1730
(b) Borrowings from banks	284	201	187	186	123	103
(c) Other demand and time liabilities	39	28	28	23	22	198
II. Liabilities to others in India	65247	65346	65705	65706	65273	66392
(a) Aggregate deposits	62842	63074	63280	63321	62933	64025
(i) Demand deposits	6068	5985	6080	5994	5923	6282
(ii) Time deposits	56773	57089	57200	57327	57010	57743
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	104	18	19	19	17	16
(c) Other demand and time liabilities	2301	2254	2406	2366	2323	2351
III. Assets with the banking system	7978	8606	8443	8439	8003	8072
of which:						
Money at call and short notice	3434	3944	3898	3968	3412	3739
IV. Cash in hand and balances with RBI	3711	3460	3695	3543	3499	3555
V. Investments in India	20558	20587	20595	20594	20851	21385
(a) Government securities	18362	18405	18365	18392	18651	19196
(b) Other approved securities	2196	2182	2230	2202	2200	2189
VI. Bank credit	52993	52090	52703	53674	54259	55242
(a) Loans, cash credit and overdrafts	51798	50921	51554	52475	53012	53900
(b) Inland bills purchased	389	386	404	443	463	492
(c) Inland bills discounted	481	474	456	472	486	529
(d) Foreign bills purchased	58	54	30	30	33	33
(e) Foreign bills discounted	267	255	259	254	265	287

(Amount in Rs. crore)

Item	As on the last reporting Friday of						
	March	April	May	June	July	August	September
	2002	2002	2002	2002	2002	2002	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Banks							
No. of reporting banks	362	362	362	363	363	363	363
I. Liabilities to the banking system	57500	59953	64456	62776	61164	61484	63188
(a) Demand and time deposits from banks	34646	35784	40517	40704	39779	39532	40103
(b) Borrowings from banks	20622	21806	20592	19849	19290	19791	21133
(c) Other demand and time liabilities	2232	2363	3347	2223	2095	2161	1952
II. Liabilities to others in India	1279138	1306172	1373219	1380184	1392757	1404322	1418633
(a) Aggregate deposits	1161792	1193237	1250807	1257482	1270077	1280202	1290388
(i) Demand deposits	159378	160823	162129	164117	157863	157004	159107
(ii) Time deposits	1002414	1032413	1088678	1093365	1112213	1123198	1131281
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	3349	2897	10001	9593	9889	9802	10373
(c) Other demand and time liabilities	113997	110038	112411	113109	112791	114318	117872
III. Assets with the banking system	60719	65473	60786	61377	63180	61528	72351
of which:							
Money at call and short notice	30168	33574	31217	31441	32695	31077	39787
IV. Cash in hand and balances with RBI	72579	85666	74836	66161	82478	77534	74872
V. Investments in India	456655	463006	491974	503847	505158	521963	523285
(a) Government securities	427182	433767	462182	475545	476793	493822	495570
(b) Other approved securities	29473	29239	29792	28302	28365	28141	27715
VI. Bank credit	642003	649154	697178	701762	703742	705748	713605
(a) Loans, cash credit and overdrafts	598694	603745	653431	658315	660994	662947	670924
(b) Inland bills purchased	5430	5810	5219	5157	4823	4824	4812
(c) Inland bills discounted	18781	20145	19625	19045	18698	18989	18166
(d) Foreign bills purchased	9146	9258	8543	9072	9235	9326	9410
(e) Foreign bills discounted	9951	10195	10360	10173	9992	9662	10293

Item	(Amount in Rs. crore)					
	As on the last reporting Friday of					
	October	November	December	January	February	March
	2002	2002	2002	2003	2003	2003
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Banks						
No. of reporting banks	362	362	361	360	359	360
I. Liabilities to the banking system	63111	63494	62342	61165	59901	64377
(a) Demand and time deposits from banks	40670	40386	39191	38873	39275	42184
(b) Borrowings from banks	20361	20928	20908	20360	18674	19741
(c) Other demand and time liabilities	2080	2180	2243	1932	1952	2452
II. Liabilities to others in India	1428072	1452591	1459969	1464226	1473348	1489689
(a) Aggregate deposits	1303123	1320501	1323812	1329458	1335874	1344878
(i) Demand deposits	162982	166280	170964	165416	170485	176571
(ii) Time deposits	1140140	1154221	1152848	1164042	1165389	1168307
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	9148	9736	10515	11255	11182	12654
(c) Other demand and time liabilities	115801	122354	125642	123513	126292	132157
III. Assets with the banking system	69295	66928	70313	66941	61758	67091
of which:						
Money at call and short notice	38126	35031	38213	35461	31327	35874
IV. Cash in hand and balances with RBI	71126	76384	75252	75435	72518	69457
V. Investments in India	536194	545781	544649	555283	564997	568931
(a) Government securities	508765	518888	517984	528653	538461	542613
(b) Other approved securities	27429	26893	26665	26630	26536	26318
VI. Bank credit	725831	735760	744947	751206	763742	784456
(a) Loans, cash credit and overdrafts	682211	691026	699079	705612	717078	735972
(b) Inland bills purchased	5228	4951	5459	5379	5510	6076
(c) Inland bills discounted	18351	20028	20509	20354	20572	20713
(d) Foreign bills purchased	9508	8982	9716	9407	9574	9783
(e) Foreign bills discounted	10533	10773	10184	10454	11008	11911

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