

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS : 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)
State Bank of India and its Associates							
No. of reporting banks	8	8	8	8	8	8	8
I. Liabilities to the banking system	11232	11972	12347	11380	11446	11652	11757
(a) Demand and time deposits from banks	10574	10861	10561	10448	10775	10959	11020
(b) Borrowings from banks	80	432	99	299	163	188	240
(c) Other demand and time liabilities	578	679	1687	633	508	505	497
II. Liabilities to others in India	373874	381057	384443	387786	391146	393864	397299
(a) Aggregate deposits	311999	318393	322604	326803	330036	332029	334572
(i) Demand deposits	37976	38343	39011	39484	37552	36498	36328
(ii) Time deposits	274023	280050	283593	287319	292484	295531	298244
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	10	0	0	0	0	0	0
(c) Other demand and time liabilities	61865	62664	61839	60983	61110	61835	62727
III. Assets with the banking system	20041	21000	21609	19561	22331	20819	32260
of which:							
Money at call and short notice	14879	16083	16476	14430	17092	15461	25200
IV. Cash in hand	1077	1103	1235	1200	1139	1118	1095
V. Investments in India	151456	148300	163087	172354	165669	172225	170523
(a) Government securities	144524	141421	156225	165745	159078	165658	163999
(b) Other approved securities	6932	6879	6862	6609	6591	6567	6524
VI. Bank credit	155256	155874	158983	159570	160696	161520	163852
(a) Loans, cash credit and overdrafts	142836	142934	146194	147095	148616	149515	152228
(b) Inland bills purchased	636	828	629	591	512	486	460
(c) Inland bills discounted	8570	9045	9138	8803	8512	8558	8080
(d) Foreign bills purchased	694	563	562	575	607	590	604
(e) Foreign bills discounted	2520	2504	2460	2506	2449	2371	2480

(Amount in Rs. crore)

Items	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)
State Bank of India and its Associates						
No. of reporting banks	8	8	8	8	8	8
I. Liabilities to the banking system	12031	12046	11537	11527	11356	11374
(a) Demand and time deposits from banks	11201	11196	10678	10551	10643	10738
(b) Borrowings from banks	259	368	336	652	483	404
(c) Other demand and time liabilities	571	482	523	324	230	232
II. Liabilities to others in India	397667	406931	409052	408319	410835	417915
(a) Aggregate deposits	336884	343982	345312	344538	346649	350424
(i) Demand deposits	36987	38371	40947	37418	39876	40759
(ii) Time deposits	299897	305611	304365	307120	306773	309665
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	0	0	0	0	0	0
(c) Other demand and time liabilities	60783	62949	63740	63781	64186	67491
III. Assets with the banking system	29595	27908	30366	27351	26561	29641
of which:						
Money at call and short notice	23732	21099	23045	20999	20456	23088
IV. Cash in hand	1160	1223	1257	1187	1193	1324
V. Investments in India	181615	180026	176870	179181	183704	185981
(a) Government securities	175196	173691	170567	172893	177479	179772
(b) Other approved securities	6419	6335	6303	6288	6225	6209
VI. Bank credit	167515	170374	171567	172657	173398	178237
(a) Loans, cash credit and overdrafts	155789	157875	158592	159524	160642	165703
(b) Inland bills purchased	505	501	574	571	507	584
(c) Inland bills discounted	8037	8857	9267	9327	8871	8724
(d) Foreign bills purchased	592	597	640	686	679	687
(e) Foreign bills discounted	2592	2544	2494	2549	2699	2539

(Amount in Rs. crore)

Items	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)
Nationalised Banks							
No. of reporting banks	19	19	19	19	19	19	19
I. Liabilities to the banking system	13609	14267	13637	13870	14315	13664	14529
(a) Demand and time deposits from banks	10760	11132	10781	11184	11795	11170	11599
(b) Borrowings from banks	1960	2200	2059	1885	1721	1698	2142
(c) Other demand and time liabilities	889	935	797	801	799	796	788
II. Liabilities to others in India	583829	598763	601104	606522	612816	619702	628626
(a) Aggregate deposits	552526	569920	572550	576616	581973	588176	595213
(i) Demand deposits	70555	72525	72293	73407	70906	69997	72212
(ii) Time deposits	481971	497395	500257	503209	511068	518179	523001
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	746	1003	766	761	750	751	969
(c) Other demand and time liabilities	30557	27840	27788	29145	30093	30775	32444
III. Assets with the banking system	8214	9033	7512	10045	9517	9859	9863
of which:							
Money at call and short notice	3867	4835	3766	6022	5053	5201	5021
IV. Cash in hand	3357	3474	3798	3824	3621	3445	3399
V. Investments in India	196458	201321	207235	211119	214796	224063	228697
(a) Government securities	182506	187321	193269	197648	201359	210604	215279
(b) Other approved securities	13952	14000	13966	13471	13437	13459	13418
VI. Bank credit	296571	298170	303142	305689	305293	305687	308112
(a) Loans, cash credit and overdrafts	280245	281489	286918	289336	289065	289249	291148
(b) Inland bills purchased	2877	2934	2696	2765	2617	2610	2646
(c) Inland bills discounted	3150	3234	3159	3044	2989	3267	3294
(d) Foreign bills purchased	6104	6193	5681	5993	5995	6033	6239
(e) Foreign bills discounted	4195	4320	4688	4551	4627	4528	4785

(Amount in Rs. crore)

Items	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)
Nationalised Banks							
No. of reporting banks	19	19	19	19	19	19	19
I. Liabilities to the banking system	13609	14267	13637	13870	14315	13664	14529
(a) Demand and time deposits from banks	10760	11132	10781	11184	11795	11170	11599
(b) Borrowings from banks	1960	2200	2059	1885	1721	1698	2142
(c) Other demand and time liabilities	889	935	797	801	799	796	788
II. Liabilities to others in India	583829	598763	601104	606522	612816	619702	628626
(a) Aggregate deposits	552526	569920	572550	576616	581973	588176	595213
(i) Demand deposits	70555	72525	72293	73407	70906	69997	72212
(ii) Time deposits	481971	497395	500257	503209	511068	518179	523001
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	746	1003	766	761	750	751	969
(c) Other demand and time liabilities	30557	27840	27788	29145	30093	30775	32444
III. Assets with the banking system	8214	9033	7512	10045	9517	9859	9863
of which:							
Money at call and short notice	3867	4835	3766	6022	5053	5201	5021
IV. Cash in hand	3357	3474	3798	3824	3621	3445	3399
V. Investments in India	196458	201321	207235	211119	214796	224063	228697
(a) Government securities	182506	187321	193269	197648	201359	210604	215279
(b) Other approved securities	13952	14000	13966	13471	13437	13459	13418
VI. Bank credit	296571	298170	303142	305689	305293	305687	308112
(a) Loans, cash credit and overdrafts	280245	281489	286918	289336	289065	289249	291148
(b) Inland bills purchased	2877	2934	2696	2765	2617	2610	2646
(c) Inland bills discounted	3150	3234	3159	3044	2989	3267	3294
(d) Foreign bills purchased	6104	6193	5681	5993	5995	6033	6239
(e) Foreign bills discounted	4195	4320	4688	4551	4627	4528	4785

(Amount in Rs. crore)						
Items	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)
Nationalised Banks						
No. of reporting banks	19	19	19	19	19	19
I. Liabilities to the banking system	14756	15142	14794	14363	14266	14689
(a) Demand and time deposits from banks	11479	11852	11479	11435	10830	10690
(b) Borrowings from banks	2453	2384	2400	1978	2401	2993
(c) Other demand and time liabilities	824	906	915	950	1035	1006
II. Liabilities to others in India	633070	641614	644814	646710	650328	658981
(a) Aggregate deposits	600475	605279	608092	611166	614067	619925
(i) Demand deposits	73134	73558	74663	72423	73356	77271
(ii) Time deposits	527341	531721	533429	538743	540711	542654
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	992	1260	1359	1351	1407	2012
(c) Other demand and time liabilities	31603	35075	35363	34193	34854	37044
III. Assets with the banking system	9589	8198	10756	9979	7411	9983
of which:						
Money at call and short notice	4944	3860	6298	5365	2889	4990
IV. Cash in hand	3646	3679	3816	3546	3547	3979
V. Investments in India	228761	238890	239064	245246	249172	247962
(a) Government securities	215580	225932	226365	232629	236660	235495
(b) Other approved securities	13181	12958	12699	12617	12512	12467
VI. Bank credit	313778	317950	322589	324513	330773	339192
(a) Loans, cash credit and overdrafts	296054	300145	304304	306583	312084	319822
(b) Inland bills purchased	2930	2796	3122	2957	3140	3303
(c) Inland bills discounted	3477	3638	3583	3510	3692	3629
(d) Foreign bills purchased	6302	5952	6391	6145	6225	6542
(e) Foreign bills discounted	5015	5419	5189	5318	5632	5896

(Amount in Rs. crore)

Items	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)
Regional Rural Banks							
No. of reporting banks	196	196	196	196	196	196	196
I. Liabilities to the banking system	176	179	190	179	192	193	177
(a) Demand and time deposits from banks	17	13	11	10	10	11	10
(b) Borrowings from banks	102	115	121	117	117	105	105
(c) Other demand and time liabilities	57	51	58	52	65	77	62
II. Liabilities to others in India	44118	45641	45094	45339	45835	46353	46996
(a) Aggregate deposits	42494	43858	43340	43628	44126	44609	45299
(i) Demand deposits	7305	7923	7451	7424	7520	7620	7774
(ii) Time deposits	35189	35935	35889	36204	36606	36989	37525
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	10	11	3	10	13	8	16
(c) Other demand and time liabilities	1614	1772	1751	1701	1696	1736	1681
III. Assets with the banking system	17953	18919	18214	18118	18671	18370	18060
of which:							
Money at call and short notice	3603	3827	3915	3947	4213	4302	4158
IV. Cash in hand	400	403	488	463	440	453	398
V. Investments in India	6871	6725	7116	7327	7487	7648	7934
(a) Government securities	1970	2118	2578	2769	2769	3138	3717
(b) Other approved securities	4901	4607	4538	4558	4718	4510	4217
VI. Bank credit	18033	18303	18230	18439	18671	18852	19144
(a) Loans, cash credit and overdrafts	18007	18271	18216	18426	18662	18844	19134
(b) Inland bills purchased	24	29	12	11	8	6	8
(c) Inland bills discounted	2	3	2	2	1	2	2
(d) Foreign bills purchased	0	0	0	0	0	0	0
(e) Foreign bills discounted	0	0	0	0	0	0	0

(Amount in Rs. crore)

Items	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>Regional Rural Banks</u>						
No. of reporting banks	196	196	196	196	196	196
I. Liabilities to the banking system	189	173	185	205	184	156
(a) Demand and time deposits from banks	9	10	16	10	8	10
(b) Borrowings from banks	106	114	112	132	119	108
(c) Other demand and time liabilities	74	49	57	63	57	38
II. Liabilities to others in India	47634	47617	47919	48310	48676	49396
(a) Aggregate deposits	45833	45847	46125	46517	46889	47644
(i) Demand deposits	7783	7729	7852	7994	8200	8513
(ii) Time deposits	38050	38118	38273	38523	38689	39131
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	16	3	5	14	10	23
(c) Other demand and time liabilities	1785	1767	1789	1779	1777	1729
III. Assets with the banking system	17737	17428	16953	16547	15444	15041
of which:						
Money at call and short notice	4142	3989	3732	3382	3100	2792
IV. Cash in hand	401	399	423	419	443	471
V. Investments in India	8257	8379	8902	9901	11078	12008
(a) Government securities	3833	4135	4625	5527	6598	7673
(b) Other approved securities	4424	4244	4277	4374	4480	4335
VI. Bank credit	19861	20284	20606	20884	21058	21359
(a) Loans, cash credit and overdrafts	19851	20272	20594	20872	21045	21342
(b) Inland bills purchased	8	11	10	10	11	14
(c) Inland bills discounted	2	1	2	2	2	3
(d) Foreign bills purchased	0	0	0	0	0	0
(e) Foreign bills discounted	0	0	0	0	0	0

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)
Other Indian Scheduled Commercial Banks							
No. of reporting banks	31	31	31	30	30	30	30
I. Liabilities to the banking system	9018	8129	13681	12451	12184	12473	13762
(a) Demand and time deposits from banks	3531	3633	8901	8818	8904	9071	9202
(b) Borrowings from banks	5075	4068	4355	3235	2887	3004	4189
(c) Other demand and time liabilities	412	428	425	398	393	398	371
II. Liabilities to others in India	152909	155970	213457	210282	212022	213958	215817
(a) Aggregate deposits	140896	147135	194107	191776	193768	195848	196403
(i) Demand deposits	21856	21429	23097	22640	21756	22762	22602
(ii) Time deposits	119040	125706	171010	169136	172012	173086	173801
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	888	200	7432	7393	7479	7322	7314
(c) Other demand and time liabilities	11125	8635	11918	11113	10775	10788	12100
III. Assets with the banking system	3849	5557	1449	3704	2607	2743	2577
of which:							
Money at call and short notice	2228	4072	2260	2212	1358	1430	1096
IV. Cash in hand	1130	1232	1449	1536	1337	1364	1264
V. Investments in India	59188	62315	69030	67010	69700	69901	70007
(a) Government securities	58051	61194	67923	65954	68659	68859	68929
(b) Other approved securities	1137	1121	1107	1056	1041	1042	1078
VI. Bank credit	72481	74349	116402	116485	118445	119652	121259
(a) Loans, cash credit and overdrafts	64240	65451	108073	108229	110147	111394	113143
(b) Inland bills purchased	983	1054	944	947	896	930	894
(c) Inland bills discounted	4840	5291	4909	4748	4849	4803	4710
(d) Foreign bills purchased	1383	1457	1424	1678	1645	1634	1573
(e) Foreign bills discounted	1035	1096	1052	883	908	891	939

(Amount in Rs. crore)						
Items	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>Other Indian Scheduled Commercial Banks</u>						
No. of reporting banks	30	30	30	30	29	29
I. Liabilities to the banking system	13901	13944	13822	13553	13105	16082
(a) Demand and time deposits from banks	9741	9074	8790	8625	8371	9072
(b) Borrowings from banks	3784	4492	4644	4546	4358	6240
(c) Other demand and time liabilities	376	378	388	382	376	770
II. Liabilities to others in India	218770	224235	225915	227554	228660	225498
(a) Aggregate deposits	199733	204518	204523	206826	207550	204524
(i) Demand deposits	23409	24996	25946	26100	27176	27014
(ii) Time deposits	176324	179522	178577	180726	180374	177510
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	6418	6477	6694	6660	5639	6433
(c) Other demand and time liabilities	12619	13240	14698	14068	15471	14541
III. Assets with the banking system	2878	2973	2229	2920	2348	2394
of which:						
Money at call and short notice	1312	1396	729	1248	639	515
IV. Cash in hand	1347	1395	1473	1392	1312	1450
V. Investments in India	71230	72406	72603	73028	73246	72456
(a) Government securities	70180	71389	71603	72037	72278	71491
(b) Other approved securities	1050	1017	1000	991	968	965
VI. Bank credit	122996	125339	127531	129366	133370	137825
(a) Loans, cash credit and overdrafts	114902	116838	118735	120689	124197	127913
(b) Inland bills purchased	963	890	953	950	932	1157
(c) Inland bills discounted	4574	5045	5237	5186	5630	6052
(d) Foreign bills purchased	1607	1606	1697	1606	1703	1754
(e) Foreign bills discounted	950	960	909	935	908	949

(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)
Foreign Banks							
No. of reporting banks	40	40	40	40	40	40	40
I. Liabilities to the banking system	19868	21316	20433	20623	20727	21168	20801
(a) Demand and time deposits from banks	6547	6449	6537	6542	6534	6545	6511
(b) Borrowings from banks	13033	14611	13528	13753	13881	14278	14092
(c) Other demand and time liabilities	288	256	368	328	312	345	198
II. Liabilities to others in India	63543	62716	67767	67824	65686	65391	64980
(a) Aggregate deposits	55447	54723	59213	58572	57381	56875	56205
(i) Demand deposits	15357	14209	14301	14811	13723	14035	14314
(ii) Time deposits	40090	40514	44912	43761	43658	42840	41891
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1374	1238	1691	1313	1542	1615	1969
(c) Other demand and time liabilities	6722	6755	6863	7939	6763	6901	6806
III. Assets with the banking system	2807	2248	1895	1823	1708	1996	1775
of which:							
Money at call and short notice	2048	720	1044	964	821	1145	791
IV. Cash in hand	282	300	347	332	355	301	270
V. Investments in India	24296	25265	25362	26273	27111	27330	25178
(a) Government securities	24125	25095	25192	26107	26944	27163	25014
(b) Other approved securities	171	170	170	166	167	167	164
VI. Bank credit	47382	49104	47992	48632	48088	47671	48750
(a) Loans, cash credit and overdrafts	42279	43442	42785	43425	43090	42710	43939
(b) Inland bills purchased	511	569	558	470	424	411	424
(c) Inland bills discounted	1721	2062	1908	1973	1874	1908	1626
(d) Foreign bills purchased	908	994	822	771	932	1013	934
(e) Foreign bills discounted	1963	2037	1919	1993	1768	1629	1827

(Amount in Rs. crore)

Item	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)
Foreign Banks						
No. of reporting banks	39	39	38	37	37	36
I. Liabilities to the banking system	20163	20210	20061	19581	19120	20045
(a) Demand and time deposits from banks	6493	6503	6501	6523	7696	9945
(b) Borrowings from banks	13475	13369	13228	12867	11190	9892
(c) Other demand and time liabilities	195	338	332	191	234	208
II. Liabilities to others in India	65683	66849	66563	67625	69578	70608
(a) Aggregate deposits	57356	57801	56480	57088	57786	58337
(i) Demand deposits	15601	15641	15476	15486	15953	16734
(ii) Time deposits	41755	42160	41004	41602	41833	41603
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1618	1979	2437	3211	4109	4171
(c) Other demand and time liabilities	6709	7069	7646	7326	7683	8100
III. Assets with the banking system	1517	1815	1567	1705	1991	1960
of which:						
Money at call and short notice	561	743	511	499	831	750
IV. Cash in hand	287	289	297	266	286	344
V. Investments in India	25773	25493	26616	27332	26946	29139
(a) Government securities	25614	25336	26459	27175	26794	28985
(b) Other approved securities	159	157	157	157	152	154
VI. Bank credit	48688	49724	49951	50111	50885	52602
(a) Loans, cash credit and overdrafts	43817	44975	45301	45470	46098	47292
(b) Inland bills purchased	433	368	396	447	457	526
(c) Inland bills discounted	1780	2013	1964	1857	1891	1776
(d) Foreign bills purchased	948	773	958	939	935	767
(e) Foreign bills discounted	1710	1595	1332	1398	1504	2241

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)
<u>Scheduled Urban Co-operative Banks</u>							
No. of reporting banks	52	52	52	54	54	54	54
I. Liabilities to the banking system	1503	1685	1565	1519	1449	1448	1437
(a) Demand and time deposits from banks	1401	1581	1486	1460	1389	1392	1368
(b) Borrowings from banks	93	90	67	47	41	43	56
(c) Other demand and time liabilities	9	14	12	12	19	13	13
II. Liabilities to others in India	32375	32826	32817	33463	34007	33959	33843
(a) Aggregate deposits	30997	31314	31394	32058	32575	32540	32603
(i) Demand deposits	3965	3988	3759	3926	3900	3879	3893
(ii) Time deposits	27032	27326	27635	28132	28675	28661	28710
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	10	9	11	13	11	11	11
(c) Other demand and time liabilities	1368	1503	1412	1392	1421	1408	1229
III. Assets with the banking system	3360	3307	3213	3394	3489	3342	3233
of which:							
Money at call and short notice	562	550	630	612	656	474	402
IV. Cash in hand	319	306	341	376	372	377	361
V. Investments in India	8960	9244	9459	9654	10038	10307	10366
(a) Government securities	8091	8384	8601	8799	9192	9472	9607
(b) Other approved securities	869	860	858	855	846	835	759
VI. Bank credit	21982	22415	22240	22398	22417	22337	22323
(a) Loans, cash credit and overdrafts	20815	21246	21080	21279	21306	21229	21191
(b) Inland bills purchased	379	374	361	353	346	361	361
(c) Inland bills discounted	498	510	509	474	473	449	453
(d) Foreign bills purchased	53	47	49	52	52	54	56
(e) Foreign bills discounted	237	238	241	240	240	244	262

(Amount in Rs. crore)

Item	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 Urban Co-operative Banks</u>						
No. of reporting banks	54	54	54	54	54	56
I. Liabilities to the banking system	1426	1416	1411	1418	1390	1573
(a) Demand and time deposits from banks	1372	1360	1339	1333	1329	1329
(b) Borrowings from banks	37	46	61	76	53	58
(c) Other demand and time liabilities	17	10	11	9	8	186
II. Liabilities to others in India	33956	33733	33806	33857	33825	34514
(a) Aggregate deposits	32658	32466	32455	32515	32513	33166
(i) Demand deposits	3999	4010	3994	3991	4036	4151
(ii) Time deposits	28659	28456	28461	28524	28477	29015
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	13	11	11	11	10	10
(c) Other demand and time liabilities	1285	1256	1340	1331	1302	1338
III. Assets with the banking system	3290	3571	3587	3366	3376	3440
of which:						
Money at call and short notice	413	512	660	492	446	512
IV. Cash in hand	356	385	367	325	335	329
V. Investments in India	10096	9798	9676	10075	10316	10520
(a) Government securities	9409	9124	8955	9423	9668	9877
(b) Other approved securities	687	674	721	652	648	643
VI. Bank credit	22599	22556	22687	22859	22975	23422
(a) Loans, cash credit and overdrafts	21426	21409	21559	21680	21749	22105
(b) Inland bills purchased	370	367	386	425	447	473
(c) Inland bills discounted	481	474	456	472	485	529
(d) Foreign bills purchased	55	51	27	28	29	28
(e) Foreign bills discounted	267	255	259	254	265	287

(Amount in Rs. crore)

Items	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)
Scheduled State Co-operative Banks							
No. of reporting banks	16	16	16	16	16	16	16
I. Liabilities to the banking system	2095	2405	2604	2757	853	885	722
(a) Demand and time deposits from banks	1816	2115	2240	2243	373	383	391
(b) Borrowings from banks	279	290	363	514	480	476	308
(c) Other demand and time liabilities	0	0	1	0	0	26	23
II. Liabilities to others in India	28490	29198	28537	28969	31245	31097	31072
(a) Aggregate deposits	27435	27894	27598	28030	30217	30126	30094
(i) Demand deposits	2365	2407	2216	2426	2506	2214	1984
(ii) Time deposits	25070	25487	25382	25604	27711	27912	28110
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	310	435	98	103	94	95	94
(c) Other demand and time liabilities	745	869	841	836	934	876	884
III. Assets with the banking system	4495	5409	4603	4733	4858	4400	4584
of which:							
Money at call and short notice	2981	3486	3126	3253	3501	3065	3119
IV. Cash in hand	66	67	64	67	72	67	69
V. Investments in India	9426	9836	10687	10110	10358	10490	10579
	7915	8234	8395	8523	8793	8929	9024
	1511	1602	2292	1587	1565	1561	1555
VI. Bank credit	30298	30937	30191	30547	30132	30029	30163
(a) Loans, cash credit and overdrafts	30273	30911	30166	30524	30108	30006	30141
(b) Inland bills purchased	21	22	20	20	20	19	19
(c) Inland bills discounted	0	0	0	0	0	1	0
(d) Foreign bills purchased	4	4	5	3	4	3	3
(e) Foreign bills discounted	0	0	0	0	0	0	0

(Amount in Rs. crore)

Items	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 State Co-operative Banks</u>						
No. of reporting banks	16	16	16	16	16	16
I. Liabilities to the banking system	644	565	532	520	483	458
(a) Demand and time deposits from banks	375	392	389	396	399	401
(b) Borrowings from banks	247	155	126	110	70	45
(c) Other demand and time liabilities	22	18	17	14	14	12
II. Liabilities to others in India	31291	31613	31899	31849	31448	31878
(a) Aggregate deposits	30184	30608	30825	30806	30420	30859
(i) Demand deposits	2069	1975	2086	2003	1886	2131
(ii) Time deposits	28115	28633	28739	28803	28533	28728
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	91	7	8	8	7	6
(c) Other demand and time liabilities	1016	998	1066	1035	1021	1013
III. Assets with the banking system	4688	5035	4859	5073	4627	4632
of which:						
Money at call and short notice	3021	3432	3238	3476	2966	3227
IV. Cash in hand	69	59	63	58	58	57
V. Investments in India	10462	10789	10919	10519	10535	10865
	8953	9281	9410	8969	8983	9319
	1509	1508	1509	1550	1552	1546
VI. Bank credit	30394	29534	30016	30815	31284	31820
(a) Loans, cash credit and overdrafts	30372	29512	29995	30795	31263	31796
(b) Inland bills purchased	19	19	18	18	16	19
(c) Inland bills discounted	0	0	0	0	1	0
(d) Foreign bills purchased	3	3	3	2	4	5
(e) Foreign bills discounted	0	0	0	0	0	0

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