

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA: 2003-04

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	March	April	May	June	July	August	September
	2003 (1)	2003 (2)	2003 (3)	2003 (4)	2003 (5)	2003 (6)	2003 (7)
All Scheduled Commercial Banks							
No. of reporting banks	288	289	289	289	289	289	288
I. Liabilities to the banking system	62346	60169	62469	60288	59735	57839	60512
(a) Demand and time deposits from banks	40454	39786	40346	39906	38142	37870	38976
(b) Borrowings from banks	19638	17743	17561	17954	19120	17510	18883
(c) Other demand and time liabilities	2254	2640	4562	2428	2473	2459	2653
II. Liabilities to others in India	1423297	1464441	1479996	1490255	1492291	1509458	1525509
(a) Aggregate deposits	1280853	1320555	1331282	1344475	1350985	1362869	1375658
(i) Demand deposits	170289	178631	176458	181655	173431	173291	175705
(ii) Time deposits	1110564	1141924	1154824	1162820	1177554	1189578	1199953
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	12638	14810	15893	15164	15975	17096	17417
(c) Other demand and time liabilities	129806	129076	132821	130616	125331	129493	132434
III. Assets with the banking system	59019	52006	55824	51765	53687	55428	60328
of which:							
Money at call and short notice	32135	25053	29332	26609	28113	29252	31213
IV. Cash in hand and balances with RBI	65902	84535	88883	85972	82164	78311	71700
V. Investments in India	547546	561979	576089	583065	607061	618725	627992
(a) Government securities	523417	537498	551948	558950	582726	594623	604283
(b) Other approved securities	24129	24481	24141	24115	24335	24102	23709
VI. Bank credit	729214	729984	730368	732893	726653	726658	735477
(a) Loans, cash credit and overdrafts	682072	682968	686198	689011	682731	683511	692046
(b) Inland bills purchased	5584	5859	5140	4979	5042	4858	5934
(c) Inland bills discounted	20184	21245	19410	18974	19425	19056	17744
(d) Foreign bills purchased	9750	9557	9385	9167	8809	8664	8724
(e) Foreign bills discounted	11624	10355	10235	10762	10646	10569	11029

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA: 2003-04
(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	October	November	December	January	February	March
	2003 (8)	2003 (9)	2003 (10)	2004 (11)	2004 (12)	2004 (13)
All Scheduled Commercial Banks						
No. of reporting banks	288	288	287	287	286	286
I. Liabilities to the banking system	54102	52012	52081	51935	52573	54487
(a) Demand and time deposits from banks	35035	35187	35781	36193	37091	36834
(b) Borrowings from banks	16634	14203	13924	13513	13090	15026
(c) Other demand and time liabilities	2433	2622	2376	2229	2392	2627
II. Liabilities to others in India	1555214	1563749	1578987	1599972	1633277	1677170
(a) Aggregate deposits	1396060	1405818	1421896	1441601	1470836	1504416
(i) Demand deposits	191075	186359	194201	190058	202286	225022
(ii) Time deposits	1204985	1219459	1227695	1251543	1268550	1279394
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	21065	22272	22239	22744	23235	24670
(c) Other demand and time liabilities	138089	135659	134852	135627	139206	148084
III. Assets with the banking system	49554	44441	47210	46773	44810	48179
of which:						
Money at call and short notice	22226	17574	19603	18614	15740	18058
IV. Cash in hand and balances with RBI	79282	82291	78094	86004	78919	76895
V. Investments in India	631576	645229	646383	651669	675027	677588
(a) Government securities	608142	621843	622625	628443	651798	654758
(b) Other approved securities	23434	23386	23758	23226	23229	22830
VI. Bank credit	762303	769212	783357	796995	812463	840785
(a) Loans, cash credit and overdrafts	716462	722256	736035	748853	762835	789240
(b) Inland bills purchased	7000	6474	6330	6363	6878	6969
(c) Inland bills discounted	18941	19556	19929	20483	20307	21730
(d) Foreign bills purchased	8509	9073	9097	9351	9567	10113
(e) Foreign bills discounted	11391	11853	11966	11945	12876	12733

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA: 2003-04 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	March	April	May	June	July	August	September
	2003	2003	2003	2003	2003	2003	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Co-operative Banks							
No. of reporting banks	72	73	73	73	73	71	71
I. Liabilities to the banking system	2031	1459	1385	1365	1363	1461	1428
(a) Demand and time deposits from banks	1730	1328	1296	1282	1273	1296	1336
(b) Borrowings from banks	103	116	74	65	74	152	77
(c) Other demand and time liabilities	198	15	15	18	16	13	15
II. Liabilities to others in India	66392	68632	68557	68985	69562	68293	68208
(a) Aggregate deposits	64025	66217	66171	66581	67190	66165	66113
(i) Demand deposits	6282	6624	6616	6741	6698	6573	6342
(ii) Time deposits	57743	59593	59555	59840	60492	59592	59771
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	16	16	26	16	25	41	50
(c) Other demand and time liabilities	2351	2399	2360	2388	2347	2087	2045
III. Assets with the banking system	8072	8403	8201	7966	8249	6846	6446
of which:							
Money at call and short notice	3739	3885	3468	3458	3716	3133	2710
IV. Cash in hand and balances with RBI	3555	3573	3806	3551	3739	3568	3532
V. Investments in India	21385	22908	23397	24238	24519	25337	26215
(a) Government securities	19196	20730	21252	22121	22402	23241	24204
(b) Other approved securities	2189	2178	2145	2117	2117	2096	2011
VI. Bank credit	55242	56323	55072	55296	54670	53907	54454
(a) Loans, cash credit and overdrafts	53900	54889	53752	53989	53359	52627	53196
(b) Inland bills purchased	492	493	456	456	476	742	726
(c) Inland bills discounted	529	618	557	523	517	500	504
(d) Foreign bills purchased	33	38	36	48	36	38	28
(e) Foreign bills discounted	287	285	271	280	282	0	0

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA: 2003-04 (Contd.)**(Amount in Rs. crore)**

Items	As on the last reporting Friday of					
	October	November	December	January	February	March
	2003 (8)	2003 (9)	2003 (10)	2004 (11)	2004 (12)	2004 (13)
All Scheduled Co-operative Banks						
No. of reporting banks	71	71	71	71	71	71
I. Liabilities to the banking system	1440	1400	1484	1384	1564	1375
(a) Demand and time deposits from banks	1295	1288	1279	1288	1299	1302
(b) Borrowings from banks	129	100	192	83	253	62
(c) Other demand and time liabilities	16	12	13	13	12	11
II. Liabilities to others in India	68856	69105	69349	70172	70281	71195
(a) Aggregate deposits	66583	66855	67140	67873	68065	68925
(i) Demand deposits	6682	6652	6652	6661	6820	6898
(ii) Time deposits	59901	60203	60488	61212	61245	62027
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	40	27	27	140	47	91
(c) Other demand and time liabilities	2233	2223	2182	2159	2169	2179
III. Assets with the banking system	6270	6084	15496	6270	6477	6585
of which:						
Money at call and short notice	2754	2549	11940	2871	2785	2725
IV. Cash in hand and balances with RBI	3647	3432	3881	3662	3777	3814
V. Investments in India	26734	27611	27685	28284	28327	28403
(a) Government securities	24777	25692	25767	26461	26557	26662
(b) Other approved securities	1957	1919	1918	1823	1770	1741
VI. Bank credit	54993	54589	54822	54751	54804	55428
(a) Loans, cash credit and overdrafts	53713	53297	53506	53380	53399	53900
(b) Inland bills purchased	749	780	796	826	844	943
(c) Inland bills discounted	498	483	485	509	527	548
(d) Foreign bills purchased	32	28	34	35	34	29
(e) Foreign bills discounted	1	1	1	1	0	8

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA: 2003-04 (Concl.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	March	April	May	June	July	August	September
	2003 (1)	2003 (2)	2003 (3)	2003 (4)	2003 (5)	2003 (6)	2003 (7)
All Scheduled Banks							
No. of reporting banks	360	362	362	362	362	360	359
I. Liabilities to the banking system	64377	61628	63854	61653	61098	59300	61940
(a) Demand and time deposits from banks	42184	41114	41642	41188	39415	39166	40312
(b) Borrowings from banks	19741	17859	17635	18019	19194	17662	18960
(c) Other demand and time liabilities	2452	2655	4577	2446	2489	2472	2668
II. Liabilities to others in India	1489689	1533073	1548553	1559240	1561853	1577751	1593717
(a) Aggregate deposits	1344878	1386772	1397453	1411056	1418175	1429034	1441771
(i) Demand deposits	176571	185255	183074	188396	180129	179864	182047
(ii) Time deposits	1168307	1201517	1214379	1222660	1238046	1249170	1259724
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	12654	14826	15919	15180	16000	17137	17467
(c) Other demand and time liabilities	132157	131475	135181	133004	127678	131580	134479
III. Assets with the banking system	67091	60409	64025	59731	61936	62274	66774
of which:							
Money at call and short notice	35874	28938	32800	30067	31829	32385	33923
IV. Cash in hand and balances with RBI	69457	88108	92689	89523	85903	81879	75232
V. Investments in India	568931	584887	599486	607303	631580	644062	654207
(a) Government securities	542613	558228	573200	581071	605128	617864	628487
(b) Other approved securities	26318	26659	26286	26232	26452	26198	25720
VI. Bank credit	784455	786307	785440	788189	781323	780565	789931
(a) Loans, cash credit and overdrafts	735972	737857	739950	743000	736090	736138	745242
(b) Inland bills purchased	6076	6352	5596	5435	5518	5600	6660
(c) Inland bills discounted	20713	21863	19967	19497	19942	19556	18248
(d) Foreign bills purchased	9783	9595	9421	9215	8845	8702	8752
(e) Foreign bills discounted	11911	10640	10506	11042	10928	10569	11029

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA: 2003-04 (Concl'd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	October	November	December	January	February	March
	2003 (8)	2003 (9)	2003 (10)	2004 (11)	2004 (12)	2004 (13)
All Scheduled Banks						
No. of reporting banks	359	359	358	358	357	357
I. Liabilities to the banking system	55542	53412	53565	53319	54137	55862
(a) Demand and time deposits from banks	36330	36475	37060	37481	38390	38136
(b) Borrowings from banks	16763	14303	14116	13596	13343	15088
(c) Other demand and time liabilities	2449	2634	2389	2242	2404	2638
II. Liabilities to others in India	1624070	1632854	1648336	1670144	1703558	1748365
(a) Aggregate deposits	1462643	1472673	1489036	1509474	1538901	1573341
(i) Demand deposits	197757	193011	200853	196719	209106	231920
(ii) Time deposits	1264886	1279662	1288183	1312755	1329795	1341421
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	21105	22299	22266	22884	23282	24761
(c) Other demand and time liabilities	140322	137882	137034	137786	141375	150263
III. Assets with the banking system	55824	50525	62706	53043	51287	54765
of which:						
Money at call and short notice	24980	20123	31543	21485	18525	20783
IV. Cash in hand and balances with RBI	82929	85723	81975	89666	82696	80708
V. Investments in India	658310	672840	674068	679953	703354	705990
(a) Government securities	632919	647535	648392	654904	678355	681419
(b) Other approved securities	25391	25305	25676	25049	24999	24571
VI. Bank credit	817296	823801	838179	851746	867267	896213
(a) Loans, cash credit and overdrafts	770175	775553	789541	802233	816234	843140
(b) Inland bills purchased	7749	7254	7126	7189	7722	7912
(c) Inland bills discounted	19439	20039	20414	20992	20834	22278
(d) Foreign bills purchased	8541	9101	9131	9386	9601	10142
(e) Foreign bills discounted	11392	11854	11967	11946	12876	12741

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