

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS : 2003-04
(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
State Bank of India and its Associates							
No. of reporting banks	8	8	8	8	8	8	8
I. Liabilities to the banking system	11374	8923	10973	9864	9282	9691	10841
(a) Demand and time deposits from banks	10738	8098	8244	9103	8319	8273	9300
(b) Borrowings from banks	404	583	499	502	495	952	1042
(c) Other demand and time liabilities	232	242	2230	259	468	466	499
II. Liabilities to others in India	417915	426641	431043	434677	437484	442694	444211
(a) Aggregate deposits	350424	359544	361190	366531	369549	372297	375276
(i) Demand deposits	40759	44154	44427	43786	41492	39490	38921
(ii) Time deposits	309665	315390	316763	322745	328057	332807	336355
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	0	0	0	0	0	95	0
(c) Other demand and time liabilities	67491	67097	69853	68146	67935	70302	68935
III. Assets with the banking system	29641	24579	25301	26275	26694	28243	30080
of which:							
Money at call and short notice	23088	19140	19269	20403	20325	21606	23375
IV. Cash in hand	1324	1322	1426	1543	1492	1407	1379
V. Investments in India	185981	185512	191950	194443	203859	206401	212507
(a) Government securities	179772	179322	185768	188252	197668	200289	206509
(b) Other approved securities	6209	6190	6182	6191	6191	6112	5998
VI. Bank credit	178237	178848	176800	178319	176383	176179	177742
(a) Loans, cash credit and overdrafts	165703	166067	164643	166260	164544	164460	166069
(b) Inland bills purchased	584	515	476	428	375	374	1443
(c) Inland bills discounted	8724	9500	8667	8551	8339	8101	6873
(d) Foreign bills purchased	687	688	779	804	632	653	528
(e) Foreign bills discounted	2539	2078	2235	2276	2493	2591	2829

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS : 2003-04

(Amount in Rs. crore)

As on the last reporting Friday of

Items	October	November	December	January	February	March
	2003	2003	2003	2004	2004	2004
	(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	10156	10232	10464	10566	11229	11652
(a) Demand and time deposits from banks	9497	9372	9795	9770	10286	10466
(b) Borrowings from banks	421	510	410	545	513	675
(c) Other demand and time liabilities	238	350	259	251	430	511
II. Liabilities to others in India	438922	438647	440792	444871	454507	460442
(a) Aggregate deposits	368535	371881	375612	378417	387053	391289
(i) Demand deposits	42796	42381	42841	39601	43786	45718
(ii) Time deposits	325739	329500	332771	338816	343267	345571
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	0	0	0	0	0	0
(c) Other demand and time liabilities	70387	66766	65180	66454	67454	69153
III. Assets with the banking system	21832	19301	20559	18718	18897	19747
of which:						
Money at call and short notice	15105	12469	13505	12107	11881	12686
IV. Cash in hand	1532	1434	1424	1321	1318	1394
V. Investments in India	204931	210424	209346	210445	219686	219512
(a) Government securities	198966	204466	203414	204522	213835	213906
(b) Other approved securities	5965	5958	5932	5923	5851	5606
VI. Bank credit	187400	189985	191701	194307	196818	202278
(a) Loans, cash credit and overdrafts	174647	176836	178355	180766	182800	188008
(b) Inland bills purchased	1715	1558	1584	1631	1773	1838
(c) Inland bills discounted	7574	7876	8093	8338	7994	8650
(d) Foreign bills purchased	623	652	643	706	667	861
(e) Foreign bills discounted	2841	3063	3026	2866	3584	2921

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

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(Amount in Rs. crore)

As on the last reporting Friday of

Items	March	April	May	June	July	August	September
	2003	2003	2003	2003	2003	2003	2003
	(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	14689	14850	15050	14498	14248	14473	14793
(a) Demand and time deposits from banks	10690	10670	10486	10400	10208	10141	10156
(b) Borrowings from banks	2993	2988	3444	3078	3062	3409	3562
(c) Other demand and time liabilities	1006	1192	1120	1020	978	923	1075
II. Liabilities to others in India	658981	677370	682904	684655	686499	690357	701153
(a) Aggregate deposits	619925	638868	643870	646648	651984	655302	662548
(i) Demand deposits	77271	79964	78268	79269	77494	77039	79358
(ii) Time deposits	542654	558904	565602	567379	574490	578263	583190
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	2012	2050	2199	2262	2329	2732	3330
(c) Other demand and time liabilities	37044	36452	36835	35745	32186	32323	35275
III. Assets with the banking system	9983	7843	10804	7005	8862	8150	12233
of which:							
Money at call and short notice	4990	1897	4901	1854	4080	3650	4652
IV. Cash in hand	3979	4004	4769	5349	4851	4437	4146
V. Investments in India	247962	256765	260862	264507	275307	282342	283410
(a) Government securities	235495	244183	248317	251947	262749	269853	271092
(b) Other approved securities	12467	12582	12545	12560	12558	12489	12318
VI. Bank credit	339192	336856	339423	340386	334612	336116	339023
(a) Loans, cash credit and overdrafts	319822	317455	320818	321978	316327	318284	321024
(b) Inland bills purchased	3303	3686	3305	3088	3405	3208	3223
(c) Inland bills discounted	3629	3536	3352	3238	3203	3137	3088
(d) Foreign bills purchased	6542	6391	6256	6095	5916	5834	6023
(e) Foreign bills discounted	5896	5788	5692	5987	5761	5653	5665

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS : 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)
Nationalised Banks						
No. of reporting banks	19	19	19	19	19	19
I. Liabilities to the banking system	13293	13506	13644	13491	13441	14115
(a) Demand and time deposits from banks	9536	9641	9746	9613	9534	9480
(b) Borrowings from banks	2716	2816	2876	2831	2897	3560
(c) Other demand and time liabilities	1041	1049	1022	1047	1010	1075
II. Liabilities to others in India	719670	722624	731650	742307	752952	771833
(a) Aggregate deposits	679490	680510	688375	698758	708941	722650
(i) Demand deposits	86443	81119	83331	81823	83343	89964
(ii) Time deposits	593047	599391	605044	616935	625598	632686
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	4075	4415	4364	4783	4414	5248
(c) Other demand and time liabilities	36105	37699	38911	38766	39597	43935
III. Assets with the banking system	9135	7533	9444	9284	7270	9784
of which:						
Money at call and short notice	2985	1830	3114	2909	229	2115
IV. Cash in hand	4691	4419	4387	3695	3827	3944
V. Investments in India	293667	296766	297693	300997	307267	303507
(a) Government securities	281445	284558	285533	288889	295205	291437
(b) Other approved securities	12222	12208	12160	12108	12062	12070
VI. Bank credit	348966	351447	360391	367880	374274	388098
(a) Loans, cash credit and overdrafts	330105	332306	341033	348339	354092	367391
(b) Inland bills purchased	3879	3578	3439	3391	3705	3749
(c) Inland bills discounted	3253	3283	3387	3397	3426	3675
(d) Foreign bills purchased	5788	6128	6156	6345	6556	6712
(e) Foreign bills discounted	5941	6152	6376	6408	6495	6571

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

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(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	March	April	May	June	July	August	September
	2003 (13)	2003 (2)	2003 (3)	2003 (4)	2003 (5)	2003 (6)	2003 (7)
Regional Rural Banks							
No. of reporting banks	196	196	196	196	196	196	196
I. Liabilities to the banking system	156	185	212	195	190	175	174
(a) Demand and time deposits from banks	10	11	10	14	12	11	9
(b) Borrowings from banks	108	120	145	136	135	120	122
(c) Other demand and time liabilities	38	54	57	45	43	44	43
II. Liabilities to others in India	49396	50626	50339	50412	51018	51483	52149
(a) Aggregate deposits	47644	48781	48543	48621	49175	49637	50374
(i) Demand deposits	8513	8828	8752	8766	8977	9082	9246
(ii) Time deposits	39131	39953	39791	39855	40198	40555	41128
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	23	24	17	9	1	1	11
(c) Other demand and time liabilities	1729	1821	1779	1782	1842	1845	1764
III. Assets with the banking system	15041	14569	13572	13381	13355	13032	13036
of which:							
Money at call and short notice	2792	2460	2164	2065	2101	2091	2075
IV. Cash in hand	471	441	524	521	516	470	483
V. Investments in India	12008	13469	14123	14226	14957	15289	15745
(a) Government securities	7673	8883	9836	9987	10489	10878	11387
(b) Other approved securities	4335	4586	4287	4239	4468	4411	4358
VI. Bank credit	21359	21842	21713	21903	22186	22397	22752
(a) Loans, cash credit and overdrafts	21342	21827	21703	21894	22178	22388	22744
(b) Inland bills purchased	14	12	8	7	6	7	6
(c) Inland bills discounted	3	3	2	2	2	2	2
(d) Foreign bills purchased	0	0	0	0	0	0	0
(e) Foreign bills discounted	0	0	0	0	0	0	0

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

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(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)
Regional Rural Banks						
No. of reporting banks	196	196	196	196	196	196
I. Liabilities to the banking system	202	197	234	183	177	185
(a) Demand and time deposits from banks	19	18	32	18	20	23
(b) Borrowings from banks	122	116	152	119	110	118
(c) Other demand and time liabilities	61	63	50	46	47	44
II. Liabilities to others in India	52800	53023	53344	54031	54528	55246
(a) Aggregate deposits	50908	51165	51474	52192	52656	53390
(i) Demand deposits	9760	9853	9917	10234	10601	10727
(ii) Time deposits	41148	41312	41557	41958	42055	42663
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1	53	3	2	2	3
(c) Other demand and time liabilities	1891	1805	1867	1837	1870	1853
III. Assets with the banking system	12735	12710	12516	12738	12472	12531
of which:						
Money at call and short notice	2134	2195	1987	2136	1933	1998
IV. Cash in hand	522	485	518	508	494	547
V. Investments in India	16102	16281	16698	17107	17319	17532
(a) Government securities	11867	12052	12007	12883	12958	13324
(b) Other approved securities	4235	4229	4691	4224	4361	4208
VI. Bank credit	23701	23908	24083	24452	24499	25057
(a) Loans, cash credit and overdrafts	23687	23740	24068	24438	24482	25040
(b) Inland bills purchased	11	9	12	11	13	13
(c) Inland bills discounted	3	159	3	3	4	4
(d) Foreign bills purchased	0	0	0	0	0	0
(e) Foreign bills discounted	0	0	0	0	0	0

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS : 2003-04**(Amount in Rs. crore)****As on the last reporting Friday of**

Items	March	April	May	June	July	August	September
	2003	2003	2003	2003	2003	2003	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Other Indian Scheduled Commercial Banks							
No. of reporting banks	29	30	30	30	30	30	30
I. Liabilities to the banking system	16082	17426	17388	16097	17444	15362	16432
(a) Demand and time deposits from banks	9072	11080	11717	10500	9674	9556	9610
(b) Borrowings from banks	6240	5407	4825	4761	6988	5017	5940
(c) Other demand and time liabilities	770	939	846	836	782	789	882
II. Liabilities to others in India	225498	236256	239616	242858	240010	246598	249385
(a) Aggregate deposits	204524	213794	216734	220382	218777	224055	225781
(i) Demand deposits	27014	28451	28081	31324	28320	29764	30472
(ii) Time deposits	177510	185343	188653	189058	190457	194291	195309
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	6433	7700	7977	7480	6852	7236	7234
(c) Other demand and time liabilities	14541	14762	14905	14996	14381	15307	16370
III. Assets with the banking system	2394	2885	3924	2876	2762	3093	2971
of which:							
Money at call and short notice	515	780	2385	1123	937	1147	856
IV. Cash in hand	1450	1994	1928	2134	1969	1849	1850
V. Investments in India	72456	76019	79244	80325	81050	83798	84426
(a) Government securities	71491	75051	78272	79354	80085	82860	83534
(b) Other approved securities	965	968	972	971	965	938	892
VI. Bank credit	137825	140479	140045	138931	140471	139206	141927
(a) Loans, cash credit and overdrafts	127913	130768	131253	130344	131739	130168	132997
(b) Inland bills purchased	1157	1244	961	1101	899	918	861
(c) Inland bills discounted	6052	5930	5333	5092	5418	5744	5689
(d) Foreign bills purchased	1754	1595	1609	1524	1550	1503	1500
(e) Foreign bills discounted	949	942	889	870	865	873	880

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

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(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)
Other Indian Scheduled Commercial Banks						
No. of reporting banks	30	30	30	30	30	30
I. Liabilities to the banking system	16588	14673	14589	15172	15169	15205
(a) Demand and time deposits from banks	9186	9235	9352	9945	10295	9976
(b) Borrowings from banks	6525	4549	4383	4428	4063	4370
(c) Other demand and time liabilities	877	889	854	799	811	859
II. Liabilities to others in India	259895	263858	267189	270955	279733	294042
(a) Aggregate deposits	232560	236687	240126	244238	251926	264059
(i) Demand deposits	33401	34526	37829	37750	41520	52797
(ii) Time deposits	199159	202161	202297	206488	210406	211262
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	8706	8717	9235	8755	8775	8874
(c) Other demand and time liabilities	18629	18454	17828	17962	19032	21109
III. Assets with the banking system	3329	2504	2643	3044	2718	3045
of which:						
Money at call and short notice	1316	499	656	495	512	673
IV. Cash in hand	2326	2047	2064	1790	1866	1735
V. Investments in India	85767	89320	89357	91053	96933	102099
(a) Government securities	84918	88465	88520	90219	96113	101289
(b) Other approved securities	849	855	837	834	820	810
VI. Bank credit	146607	148561	152037	154661	159452	165702
(a) Loans, cash credit and overdrafts	137575	139029	142034	144393	148873	154711
(b) Inland bills purchased	917	888	867	874	978	981
(c) Inland bills discounted	5714	6068	6490	6756	6869	7091
(d) Foreign bills purchased	1487	1616	1703	1728	1822	1961
(e) Foreign bills discounted	914	960	943	910	910	958

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

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Item	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)
Foreign Banks							
No. of reporting banks	36	36	36	36	36	36	35
I. Liabilities to the banking system	20045	18786	18845	19634	18571	18138	18271
(a) Demand and time deposits from banks	9945	9928	9888	9889	9929	9890	9901
(b) Borrowings from banks	9892	8645	8648	9477	8440	8012	8216
(c) Other demand and time liabilities	208	213	309	268	202	236	154
II. Liabilities to others in India	71508	73551	76094	77654	77280	78326	78611
(a) Aggregate deposits	58337	59571	60945	62293	61499	61578	61678
(i) Demand deposits	16734	17237	16930	18510	17148	17916	17708
(ii) Time deposits	41603	42334	44015	43783	44351	43662	43970
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	4171	5036	5700	5414	6793	7032	6843
(c) Other demand and time liabilities	9000	8944	9449	9947	8988	9716	10090
III. Assets with the banking system	1960	2130	2222	2229	2014	2910	2007
of which:							
Money at call and short notice	750	777	613	1164	669	758	254
IV. Cash in hand	344	533	545	459	452	484	512
V. Investments in India	29139	30215	29909	29565	31888	30894	31903
(a) Government securities	28985	30060	29754	29410	31734	30743	31761
(b) Other approved securities	154	155	155	155	154	151	142
VI. Bank credit	52602	51959	52390	53355	53002	52761	54035
(a) Loans, cash credit and overdrafts	47292	46851	47781	48536	47942	48212	49212
(b) Inland bills purchased	526	402	391	356	358	351	401
(c) Inland bills discounted	1776	2276	2056	2090	2464	2072	2092
(d) Foreign bills purchased	767	883	742	744	711	674	674
(e) Foreign bills discounted	2241	1547	1420	1629	1527	1452	1656

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

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Item	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)
Foreign Banks						
No. of reporting banks	35	35	34	34	33	33
I. Liabilities to the banking system	13863	13402	13150	12521	12557	13329
(a) Demand and time deposits from banks	6796	6920	6856	6847	6956	6888
(b) Borrowings from banks	6850	6211	6104	5589	5508	6303
(c) Other demand and time liabilities	217	271	190	85	93	138
II. Liabilities to others in India	83925	85596	86013	87807	91557	95605
(a) Aggregate deposits	64566	65574	66310	67995	70261	73027
(i) Demand deposits	18675	18479	20283	20650	23037	25816
(ii) Time deposits	45891	47095	46027	47345	47224	47211
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	8282	9086	8637	9204	10043	10545
(c) Other demand and time liabilities	11077	10936	11066	10608	11253	12033
III. Assets with the banking system	2523	2394	2049	2989	3451	3071
of which:						
Money at call and short notice	686	580	342	968	1185	584
IV. Cash in hand	640	653	676	502	312	279
V. Investments in India	31109	32439	33290	32066	33823	34937
(a) Government securities	30946	32303	33152	31929	33687	34802
(b) Other approved securities	163	136	138	137	136	135
VI. Bank credit	55630	55312	55147	55698	57420	59651
(a) Loans, cash credit and overdrafts	50447	50346	50546	50918	52588	54090
(b) Inland bills purchased	478	441	429	456	410	387
(c) Inland bills discounted	2397	2170	1957	1990	2014	2310
(d) Foreign bills purchased	612	677	594	572	522	580
(e) Foreign bills discounted	1696	1678	1621	1762	1886	2284

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

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(Amount in Rs. crore)

Item	As on the last reporting Friday of						
	March 2003 (1)	April 2003 (2)	May 2003 (3)	June 2003 (4)	July 2003 (5)	August 2003 (6)	September 2003 (7)
Scheduled Urban Co-operative Banks							
No. of reporting banks	56	57	57	57	57	55	55
I. Liabilities to the banking system	1573	1414	1382	1361	1362	1369	1398
(a) Demand and time deposits from banks	1329	1328	1296	1282	1273	1266	1306
(b) Borrowings from banks	58	71	71	61	73	90	77
(c) Other demand and time liabilities	186	15	15	18	16	13	15
II. Liabilities to others in India	34514	35007	35021	35370	35984	35128	35320
(a) Aggregate deposits	33166	33640	33729	34067	34649	33982	34200
(i) Demand deposits	4151	4266	4356	4482	4598	4365	4389
(ii) Time deposits	29015	29374	29373	29585	30051	29617	29811
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	10	10	20	10	19	35	44
(c) Other demand and time liabilities	1338	1357	1272	1293	1316	1111	1076
III. Assets with the banking system	3440	3466	3693	3527	3507	3205	3136
of which:							
Money at call and short notice	512	389	500	498	458	388	311
IV. Cash in hand	329	377	364	426	413	431	391
V. Investments in India	10520	10754	11070	11846	12441	13040	13593
(a) Government securities	9877	10116	10463	11237	11837	12447	13042
(b) Other approved securities	643	638	607	609	604	593	551
VI. Bank credit	23422	23617	23259	23146	22983	21948	21955
(a) Loans, cash credit and overdrafts	22105	22205	21958	21857	21689	20685	20713
(b) Inland bills purchased	473	475	441	442	463	729	713
(c) Inland bills discounted	529	618	556	522	517	499	503
(d) Foreign bills purchased	28	34	33	45	32	35	26
(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 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS : 2003-04
(Amount in Rs. crore)

Item	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)
Scheduled Urban Co-operative Banks						
No. of reporting banks	55	55	55	55	55	55
I. Liabilities to the banking system	1389	1400	1384	1359	1364	1375
(a) Demand and time deposits from banks	1295	1288	1279	1288	1299	1302
(b) Borrowings from banks	78	100	92	58	53	62
(c) Other demand and time liabilities	16	12	13	13	12	11
II. Liabilities to others in India	35937	35996	36005	36486	36490	36564
(a) Aggregate deposits	34743	34814	34833	35209	35291	35321
(i) Demand deposits	4556	4491	4487	4568	4628	4657
(ii) Time deposits	30187	30323	30346	30641	30663	30664
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	34	21	22	136	43	87
(c) Other demand and time liabilities	1160	1161	1150	1141	1156	1156
III. Assets with the banking system	3222	3160	3635	3237	3362	3379
of which:						
Money at call and short notice	488	387	901	612	1638	410
IV. Cash in hand	453	373	549	327	357	314
V. Investments in India	13697	14028	13757	14197	13902	13777
(a) Government securities	13160	13517	13275	13721	13445	13344
(b) Other approved securities	537	511	482	476	457	433
VI. Bank credit	22304	22348	22665	22697	22906	23357
(a) Loans, cash credit and overdrafts	21041	21072	21365	21342	21515	21844
(b) Inland bills purchased	735	767	784	814	832	930
(c) Inland bills discounted	497	482	484	508	527	548
(d) Foreign bills purchased	30	26	31	32	32	27
(e) Foreign bills discounted	1	1	1	1	0	8

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS : 2003-04

(Amount in Rs. crore)

As on the last reporting Friday of

Items	March	April	May	June	July	August	September
	2003 (1)	2003 (2)	2003 (3)	2003 (4)	2003 (5)	2003 (6)	2003 (7)
Scheduled State Co-operative Banks							
No. of reporting banks	16	16	16	16	16	16	16
I. Liabilities to the banking system	458	45	3	4	1	92	30
(a) Demand and time deposits from banks	401	0	0	0	0	30	0
(b) Borrowings from banks	45	45	3	4	1	62	30
(c) Other demand and time liabilities	12	0	0	0	0	0	0
II. Liabilities to others in India	31878	33625	33536	33615	33578	33164	32888
(a) Aggregate deposits	30859	32577	32442	32514	32541	32183	31913
(i) Demand deposits	2131	2358	2260	2259	2100	2208	1953
(ii) Time deposits	28728	30219	30182	30255	30441	29975	29960
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	6	6	6	6	6	6	6
(c) Other demand and time liabilities	1013	1042	1088	1095	1031	975	969
III. Assets with the banking system	4632	4937	4508	4439	4742	3641	3310
of which:							
Money at call and short notice	3227	3496	2968	2960	3258	2745	2399
IV. Cash in hand	57	56	69	67	68	65	69
V. Investments in India	10865	12155	12327	12392	12078	12297	12622
(a) Government securities	9319	10614	10789	10884	10565	10794	11162
(b) Other approved securities	1546	1541	1538	1508	1513	1503	1460
VI. Bank credit	31820	32706	31813	32150	31688	31962	32499
(a) Loans, cash credit and overdrafts	31796	32684	31794	32132	31671	31942	32483
(b) Inland bills purchased	19	18	15	14	13	13	13
(c) Inland bills discounted	0	0	1	1	0	1	1
(d) Foreign bills purchased	5	4	3	3	4	3	2
(e) Foreign bills discounted	0	0	0	0	0	3	0

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS : 2003-04**(Amount in Rs. crore)****As on the last reporting Friday of**

Items	October	November	December	January	February	March
	2003 (8)	2003 (9)	2003 (10)	2004 (11)	2004 (12)	2004 (13)
Scheduled State Co-operative Banks						
No. of reporting banks	16	16	16	16	16	16
I. Liabilities to the banking system	51	0	100	25	200	0
(a) Demand and time deposits from banks	0	0	0	0	0	0
(b) Borrowings from banks	51	0	100	25	200	0
(c) Other demand and time liabilities	0	0	0	0	0	0
II. Liabilities to others in India	32919	33107	33344	33686	33791	34631
(a) Aggregate deposits	31840	32039	32307	32664	32774	33604
(i) Demand deposits	2126	2160	2165	2093	2192	2241
(ii) Time deposits	29714	29879	30142	30571	30582	31363
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	6	6	5	4	4	4
(c) Other demand and time liabilities	1073	1062	1032	1018	1013	1023
III. Assets with the banking system	3048	2924	11861	3033	3115	3206
of which:						
Money at call and short notice	2265	2162	11039	2259	2216	2315
IV. Cash in hand	78	71	64	60	67	70
V. Investments in India	13037	13583	13928	14087	14425	14626
(a) Government securities	11617	12175	12492	12740	13112	13318
(b) Other approved securities	1420	1408	1436	1347	1313	1308
VI. Bank credit	32689	32241	32157	32054	31898	32071
(a) Loans, cash credit and overdrafts	32672	32225	32141	32038	31884	32056
(b) Inland bills purchased	14	13	12	12	12	13
(c) Inland bills discounted	1	1	1	1	0	0
(d) Foreign bills purchased	2	2	3	3	2	2
(e) Foreign bills discounted	0	0	0	0	0	0

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