

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2004-05

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2004	Apr 2004	May 2004	Jun 2004	Jul 2004	Aug 2004	Sep 2004
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Commercial Banks							
No. of reporting banks	286	286	285	285	285	285	285
I. Liabilities to the banking system	54487	56154	55875	57225	52560	53581	56497
(a) Demand and time deposits from banks	36834	39426	38073	38214	37244	36729	35217
(b) Borrowings from banks	15026	13787	14754	15795	13167	13417	18279
(c) Other demand and time liabilities	2627	2941	3048	3216	2149	3435	3001
II. Liabilities to others in India	1677170	1728702	1720526	1736112	1750221	1774043	1765315
(a) Aggregate deposits	1504416	1549167	1549387	1562420	1572251	1594008	1583462
(i) Demand deposits	225022	221714	212531	212867	208505	226842	215144
(ii) Time Deposits	1279394	1327453	1336856	1349553	1363746	1367166	1368318
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	24670	27127	29636	30078	32495	29507	30608
(c) Other demand and time liabilities	148084	152408	141503	143614	145475	150528	151245
III. Assets with the banking system	48180	48249	50380	49761	45889	48880	51958
Money at call and short notice	18058	17047	19942	19141	16013	18542	22488
IV. Cash in Hand & Balances with RBI	76894	92266	82369	87287	84474	90621	83645
V. Investment in India	677588	713189	722324	717459	730290	720001	707353
(a) Government securities	654758	690549	699709	694813	707855	697778	685268
(b) Other approved securities	22830	22640	22615	22646	22435	22223	22085
VI. Bank Credit	840785	864902	863996	878870	883625	903640	920476
(a) Loans, cash credit and overdrafts	789240	811240	812097	828262	833285	853243	869553
(b) Inland bills purchased	6969	8492	7517	6888	6507	6205	6562
(c) Inland bills discounted	21730	22204	21920	21347	20910	21330	21177
(d) Foreign bills purchased	10113	9967	9447	9324	9532	9338	9607
(e) Foreign bills discounted	12733	12999	13015	13049	13391	13524	13577

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2004-05 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2004	Nov 2004	Dec 2004	Jan 2005	Feb 2005	Mar 2005
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Commercial Banks						
No. of reporting banks	286	286	286	286	286	285
I. Liabilities to the banking system	64482	65877	67206	63819	66738	67049
(a) Demand and time deposits from banks	34481	33943	34004	34636	35666	36308
(b) Borrowings from banks	27187	28459	29710	26513	27287	27616
(c) Other demand and time liabilities	2814	3475	3492	2670	3785	3125
II. Liabilities to others in India	1848737	1841328	1853318	1890845	1920797	1962482
(a) Aggregate deposits	1617726	1611773	1621255	1661992	1684605	1700199
(i) Demand deposits	245892	229682	230424	231260	241749	248028
(ii) Time Deposits	1371834	1382091	1390831	1430732	1442856	1452171
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	65229	67422	66072	66064	65708	69523
(c) Other demand and time liabilities	165782	162133	165991	162789	170484	192760
III. Assets with the banking system	50223	49003	50269	49030	51444	51297
Money at call and short notice	21990	21212	22308	19636	21865	19861
IV. Cash in Hand & Balances with RBI	95610	99107	98458	103565	98256	96577
V. Investment in India	705588	702270	700202	711954	724219	739154
(a) Government securities	683844	681043	679350	691110	703745	718982
(b) Other approved securities	21744	21227	20852	20844	20474	20172
VI. Bank Credit	990757	1007097	1027877	1047322	1058331	1100429
(a) Loans, cash credit and overdrafts	936110	951767	972565	983215	999659	1040212
(b) Inland bills purchased	7445	7535	6938	7315	6963	7554
(c) Inland bills discounted	23027	23007	23401	24707	25275	25233
(d) Foreign bills purchased	10070	10197	10221	10398	11058	10828
(e) Foreign bills discounted	14105	14591	14752	21687	15376	16602

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2004-05 (Contd.)

(Amount in Rs. crore)

Item	As on the last reporting Friday of						
	Mar 2004	Apr 2004	May 2004	Jun 2004	Jul 2004	Aug 2004	Sep 2004
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Co-operative Banks							
No. of reporting banks	71	71	71	71	71	71	71
I. Liabilities to the banking system	1375	1437	1447	1586	1379	1462	2092
(a) Demand and time deposits from banks	1302	1369	1360	1327	1316	1306	2055
(b) Borrowings from banks	62	58	76	249	56	155	35
(c) Other demand and time liabilities	11	10	11	10	7	1	2
II. Liabilities to others in India	71194	75692	75052	75214	75609	74803	73749
(a) Aggregate deposits	68924	72808	72564	72459	73010	72069	71096
(i) Demand deposits	6897	7141	7080	7170	7188	6912	6959
(ii) Time Deposits	62027	65667	65484	65289	65822	65157	64137
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	91	359	168	506	344	381	386
(c) Other demand and time liabilities	2179	2525	2320	2249	2255	2353	2267
III. Assets with the banking system	6586	9733	8843	8987	9402	8463	7506
Money at call and short notice	2725	4733	4018	4222	4622	3680	3536
IV. Cash in Hand & Balances with RBI	3813	4119	3717	3787	4049	4011	3865
V. Investment in India	28403	29330	30567	30887	30857	31432	32749
(a) Government securities	26662	27607	28830	29157	29147	29725	30575
(b) Other approved securities	1741	1723	1737	1730	1710	1707	2174
VI. Bank Credit	55428	54884	54507	54468	54124	54224	54272
(a) Loans, cash credit and overdrafts	53900	53643	53164	53248	52948	53029	53092
(b) Inland bills purchased	943	638	404	316	354	360	352
(c) Inland bills discounted	548	580	916	883	475	472	452
(d) Foreign bills purchased	29	23	22	20	343	26	27
(e) Foreign bills discounted	8	—	1	1	4	337	349

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2004-05 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2004	Nov 2004	Dec 2004	Jan 2005	Feb 2005	Mar 2005
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Co-operative Banks						
No. of reporting banks	71	71	71	71	71	71
I. Liabilities to the banking system	2375	2167	2187	2190	1636	1670
(a) Demand and time deposits from banks	2079	2091	2135	2147	1528	1522
(b) Borrowings from banks	294	74	49	40	105	147
(c) Other demand and time liabilities	2	2	3	3	3	1
II. Liabilities to others in India	73363	72550	72319	72960	72906	73400
(a) Aggregate deposits	70437	69518	69478	69873	70163	70700
(i) Demand deposits	7006	7051	7084	7358	7317	7338
(ii) Time Deposits	63431	62467	62394	62515	62846	63362
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	510	636	525	748	438	470
(c) Other demand and time liabilities	2416	2396	2316	2339	2305	2230
III. Assets with the banking system	6647	6988	7573	7533	7027	7487
Money at call and short notice	3342	3735	3620	3402	2952	3157
IV. Cash in Hand & Balances with RBI	4437	4143	4326	4163	3999	4085
V. Investment in India	32473	31377	30963	31620	31386	32013
(a) Government securities	30876	29806	29458	30168	29963	30604
(b) Other approved securities	1597	1571	1505	1452	1423	1409
VI. Bank Credit	54684	55410	56355	57176	58258	58776
(a) Loans, cash credit and overdrafts	53284	54207	55233	56057	57112	57587
(b) Inland bills purchased	509	325	304	317	474	325
(c) Inland bills discounted	486	475	458	449	309	503
(d) Foreign bills purchased	27	30	30	30	34	29
(e) Foreign bills discounted	378	373	330	323	329	332

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2004-05 (Contd.)

(Amount in Rs. crore)

Item	As on the last reporting Friday of						
	Mar 2004	Apr 2004	May 2004	Jun 2004	Jul 2004	Aug 2004	Sep 2004
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Banks							
No. of reporting banks	357	357	356	356	356	356	356
I. Liabilities to the banking system	55862	57591	57322	58812	53939	55044	58589
(a) Demand and time deposits from banks	38136	40795	39433	39541	38561	38035	37272
(b) Borrowings from banks	15088	13845	14830	16044	13223	13573	18315
(c) Other demand and time liabilities	2638	2951	3059	3227	2155	3436	3002
II. Liabilities to others in India	1748365	1804394	1795579	1811325	1825831	1848845	1839066
(a) Aggregate deposits	1573341	1621975	1621951	1634878	1645261	1666077	1654559
(i) Demand deposits	231920	228855	219611	220037	215693	233753	222103
(ii) Time Deposits	1341421	1393120	1402340	1414841	1429568	1432324	1432456
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	24761	27486	29804	30584	32839	29887	30995
(c) Other demand and time liabilities	150263	154933	143824	145863	147731	152881	153512
III. Assets with the banking system	54766	57982	59223	58748	55290	57344	59466
Money at call and short notice	20783	21780	23960	23363	20635	22222	26024
IV. Cash in Hand & Balances with RBI	80708	96386	86087	91074	88524	94632	87510
V. Investment in India	705990	742519	752891	748346	761148	751435	740102
(a) Government securities	681419	718156	728539	723970	737003	727504	715843
(b) Other approved securities	24571	24363	24352	24376	24145	23931	24259
VI. Bank Credit	896213	919787	918504	933337	937748	957865	974746
(a) Loans, cash credit and overdrafts	843140	864884	865261	881510	886232	906273	922644
(b) Inland bills purchased	7912	9129	7921	7204	6861	6565	6914
(c) Inland bills discounted	22278	22785	22837	22229	21385	21801	21629
(d) Foreign bills purchased	10142	9990	9469	9344	9875	9365	9633
(e) Foreign bills discounted	12741	12999	13016	13050	13395	13861	13926

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2004-05 (Concl.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2004	Nov 2004	Dec 2004	Jan 2005	Feb 2005	Mar 2005
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Banks						
No. of reporting banks	357	357	357	357	357	356
I. Liabilities to the banking system	66856	68043	69394	66009	68375	68719
(a) Demand and time deposits from banks	36560	36034	36139	36783	37194	37830
(b) Borrowings from banks	27480	28533	29760	26553	27392	27763
(c) Other demand and time liabilities	2816	3476	3495	2673	3789	3126
II. Liabilities to others in India	1922100	1913876	1925637	1963805	1993701	2035881
(a) Aggregate deposits	1688163	1681289	1690733	1731865	1754767	1770898
(i) Demand deposits	252898	236732	237508	238618	249065	255365
(ii) Time Deposits	1435265	1444557	1453225	1493247	1505702	1515533
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	65739	68058	66597	66812	66145	69993
(c) Other demand and time liabilities	168198	164529	168307	165128	172789	194990
III. Assets with the banking system	56871	55990	57841	56564	58470	58782
Money at call and short notice	25333	24947	25928	23038	24816	23017
IV. Cash in Hand & Balances with RBI	100047	103250	102784	107729	102257	100661
V. Investment in India	738061	733648	731165	743575	755604	771167
(a) Government securities	714720	710850	708807	721278	733707	749586
(b) Other approved securities	23341	22798	22358	22297	21897	21581
VI. Bank Credit	1045441	1062507	1084234	1104498	1116590	1159204
(a) Loans, cash credit and overdrafts	989394	1005974	1027799	1039272	1056772	1097799
(b) Inland bills purchased	7954	7860	7242	7632	7436	7878
(c) Inland bills discounted	23512	23482	23859	25156	25584	25736
(d) Foreign bills purchased	10097	10227	10251	10428	11092	10857
(e) Foreign bills discounted	14484	14964	15083	22010	15706	16934

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.