

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 2004-05

(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)
State Bank of India and its Associates							
No. of reporting banks	8	8	8	8	8	8	8
I. Liabilities to the banking system	11652	13682	12994	13291	12455	14107	12823
(a) Demand and time deposits from banks	10466	12711	11943	12060	12038	12310	11397
(b) Borrowings from banks	675	199	300	259	271	473	544
(c) Other demand and time liabilities	511	772	751	972	146	1324	882
II. Liabilities to others in India	460443	484124	481745	483109	484180	486662	487014
(a) Aggregate deposits	391290	407681	411083	411000	410658	412642	413811
(i) Demand deposits	45718	48577	45982	44650	42584	42482	42280
(ii) Time Deposits	345572	359104	365101	366350	368074	370160	371531
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	0	0	0	0	0	0	325
(c) Other demand and time liabilities	69153	76443	70662	72109	73522	74020	72878
III. Assets with the banking system	19747	19919	20892	19838	19587	20134	21143
Money at call and short notice	12686	12568	13572	12240	11815	12051	13040
IV. Cash in hand	1394	1512	1551	1541	1579	1490	1503
V. Investment in India	219512	239881	240900	235759	243575	237105	233729
(a) Government securities	213906	234282	235318	230177	238020	231603	228276
(b) Other approved securities	5606	5599	5582	5582	5555	5502	5453
VI. Bank Credit	202279	207904	208590	211696	209605	217065	222683
(a) Loans, cash credit and overdrafts	188008	192020	193457	197616	196271	203697	209222
(b) Inland bills purchased	1839	3061	2708	2136	1832	1727	1705
(c) Inland bills discounted	8650	9055	8654	8252	7730	7907	7974
(d) Foreign bills purchased	861	642	690	645	604	551	528
(e) Foreign bills discounted	2921	3126	3081	3047	3168	3183	3254

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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)
State Bank of India and its Associates						
No. of reporting banks	8	8	8	8	8	8
I. Liabilities to the banking system	12549	12659	12248	10510	11817	11046
(a) Demand and time deposits from banks	10883	10409	10425	10108	10554	10634
(b) Borrowings from banks	1522	1457	1080	225	337	274
(c) Other demand and time liabilities	144	793	743	177	926	138
II. Liabilities to others in India	496385	494165	496528	508931	511413	514754
(a) Aggregate deposits	419915	418957	420950	434151	437279	440429
(i) Demand deposits	48000	47474	47262	45064	46999	47858
(ii) Time Deposits	371915	371483	373688	389087	390280	392571
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	372	389	320	370	335	325
(c) Other demand and time liabilities	76098	74819	75258	74410	73799	74000
III. Assets with the banking system	21742	20680	21594	21408	22364	23196
Money at call and short notice	13699	12727	12966	12580	13595	13214
IV. Cash in hand	1673	1639	1630	1563	1657	1647
V. Investment in India	227548	226895	226311	230759	234531	231835
(a) Government securities	222177	221566	221116	225651	229439	226805
(b) Other approved securities	5371	5329	5195	5108	5092	5030
VI. Bank Credit	235477	240107	242805	247197	249342	259951
(a) Loans, cash credit and overdrafts	220819	224822	227746	231531	233453	243719
(b) Inland bills purchased	1918	1973	1750	1967	1776	2060
(c) Inland bills discounted	8545	8768	8942	9319	9663	9499
(d) Foreign bills purchased	560	642	578	636	613	654
(e) Foreign bills discounted	3635	3902	3789	3744	3837	4019

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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)
Nationalised Banks \$							
No. of reporting banks	19	19	19	19	19	19	19
I. Liabilities to the banking system	14116	14252	13386	12906	12524	13004	13188
(a) Demand and time deposits from banks	9481	10039	9524	9411	9439	9503	9090
(b) Borrowings from banks	3560	3136	2691	2471	2068	2436	3060
(c) Other demand and time liabilities	1075	1077	1171	1024	1017	1065	1038
II. Liabilities to others in India	771833	801404	802316	813412	817121	825210	829753
(a) Aggregate deposits	722650	754755	756938	767707	771726	780573	782601
(i) Demand deposits	89964	92909	89584	91868	89293	89451	92000
(ii) Time Deposits	632686	661846	667354	675839	682433	691122	690601
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	5248	6102	7328	7439	7264	6511	6408
(c) Other demand and time liabilities	43935	40547	38050	38266	38131	38126	40744
III. Assets with the banking system	9785	8038	9412	9705	7284	8818	12918
Money at call and short notice	2116	866	2819	2950	1137	2252	6336
IV. Cash in hand	3944	4213	4401	4344	4242	3947	3904
V. Investment in India	303507	326001	335654	337259	340527	332070	332413
(a) Government securities	291437	314104	323707	325201	328669	320236	320639
(b) Other approved securities	12070	11897	11947	12058	11858	11834	11774
VI. Bank Credit	388098	398954	398084	404125	407802	418663	426459
(a) Loans, cash credit and overdrafts	367391	377919	377887	384232	387817	398480	405597
(b) Inland bills purchased	3749	3912	3409	3158	3106	2981	3399
(c) Inland bills discounted	3675	3479	3602	3538	3417	3549	3722
(d) Foreign bills purchased	6712	6835	6331	6364	6582	6517	6711
(e) Foreign bills discounted	6571	6809	6855	6833	6880	7136	7030

Note : \$ Includes IDBI Ltd.

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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)
Nationalised Banks \$						
No. of reporting banks	20	20	20	20	20	20
I. Liabilities to the banking system	24500	23106	23326	24119	24187	24569
(a) Demand and time deposits from banks	9032	8786	9141	10161	10635	10091
(b) Borrowings from banks	13963	12898	12765	12516	12122	13033
(c) Other demand and time liabilities	1505	1422	1420	1442	1430	1445
II. Liabilities to others in India	880687	884876	891272	906179	923704	945423
(a) Aggregate deposits	789080	791143	799012	814587	824410	827319
(i) Demand deposits	96409	96299	97566	98660	103157	102972
(ii) Time Deposits	692671	694844	701446	715927	721253	724347
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	42047	44190	43879	43615	43395	44970
(c) Other demand and time liabilities	49560	49543	48381	47977	55899	73134
III. Assets with the banking system	8453	10376	11410	10584	10947	9829
Money at call and short notice	3187	5222	6469	4315	4612	3164
IV. Cash in hand	4462	4818	4292	3983	4251	3988
V. Investment in India	332400	331641	332030	338609	341754	350902
(a) Government securities	320738	320077	320602	327224	330476	339720
(b) Other approved securities	11662	11564	11428	11385	11278	11182
VI. Bank Credit	472360	480052	487719	499263	502067	521978
(a) Loans, cash credit and overdrafts	450195	457915	465291	469746	478559	497969
(b) Inland bills purchased	3968	3877	3533	3626	3483	3703
(c) Inland bills discounted	3979	3875	4200	4281	4211	4291
(d) Foreign bills purchased	7025	7030	7227	7121	7749	7632
(e) Foreign bills discounted	7193	7355	7468	14489	8065	8383

Note : \$ Includes IDBI Ltd.

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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)
Regional Rural Banks							
No. of reporting banks	196	196	196	196	196	196	196
I. Liabilities to the banking system	185	241	248	236	246	267	295
(a) Demand and time deposits from banks	23	37	41	46	50	49	49
(b) Borrowings from banks	118	152	155	141	136	135	182
(c) Other demand and time liabilities	44	52	52	49	60	83	64
II. Liabilities to others in India	55246	56291	56226	56538	57262	57269	57494
(a) Aggregate deposits	53390	54377	54321	54664	55349	55409	55659
(i) Demand deposits	10727	11178	11032	11144	11684	11497	11597
(ii) Time Deposits	42663	43199	43289	43520	43665	43912	44062
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	3	2	2	3	2	2	2
(c) Other demand and time liabilities	1853	1912	1903	1871	1911	1858	1833
III. Assets with the banking system	12531	13205	12663	12191	12295	11715	11353
Money at call and short notice	1998	2116	1877	1886	1735	1852	1751
IV. Cash in hand	547	561	568	586	557	528	517
V. Investment in India	17532	17674	18231	18694	18988	19334	19475
(a) Government securities	13324	13545	14156	14690	14918	15387	15590
(b) Other approved securities	4208	4129	4075	4004	4070	3947	3885
VI. Bank Credit	25057	25409	25479	25894	26460	27088	27748
(a) Loans, cash credit and overdrafts	25040	25395	25469	25883	26450	27078	27737
(b) Inland bills purchased	13	11	7	8	7	7	8
(c) Inland bills discounted	4	3	3	3	3	3	3
(d) Foreign bills purchased	—	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	—	—	—	—

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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)
Regional Rural Banks						
No. of reporting banks	196	196	196	196	196	196
I. Liabilities to the banking system	315	356	335	330	338	364
(a) Demand and time deposits from banks	50	55	56	28	53	83
(b) Borrowings from banks	202	212	213	229	197	198
(c) Other demand and time liabilities	63	89	66	73	88	83
II. Liabilities to others in India	58049	57816	58163	59119	59639	60246
(a) Aggregate deposits	56144	55887	56279	57232	57656	58286
(i) Demand deposits	11633	11631	11755	12612	12748	12757
(ii) Time Deposits	44511	44256	44524	44620	44908	45529
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	10	5	3	4	2	3
(c) Other demand and time liabilities	1895	1924	1881	1883	1981	1957
III. Assets with the banking system	10807	10310	10364	10256	10487	10949
Money at call and short notice	1558	1371	1389	1392	1386	1423
IV. Cash in hand	531	562	547	561	651	598
V. Investment in India	19688	19707	19767	20119	20190	20212
(a) Government securities	15873	16204	16328	16556	16839	16970
(b) Other approved securities	3815	3503	3439	3563	3351	3242
VI. Bank Credit	29203	29596	30201	30726	31142	31651
(a) Loans, cash credit and overdrafts	29187	29581	30185	30700	31115	31604
(b) Inland bills purchased	13	12	12	23	24	44
(c) Inland bills discounted	3	3	4	3	3	3
(d) Foreign bills purchased	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	—	—	—

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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)
Other Scheduled Commercial Banks							
No. of Reporting Banks	30	30	30	30	30	30	30
I. Liabilities to the banking system	15205	15029	15248	16090	13628	12525	15499
(a) Demand and time deposits from banks	9976	9727	9735	9823	8795	7894	7842
(b) Borrowings from banks	4370	4462	4663	5364	3957	3778	6780
(c) Other demand and time liabilities	859	840	850	903	876	853	877
II. Liabilities to others in India	294042	291195	283808	288092	295214	302937	295170
(a) Aggregate deposits	264059	260634	254263	257960	263806	268603	259612
(i) Demand deposits	52797	45284	41417	41517	42014	53868	44951
(ii) Time Deposits	211262	215350	212846	216443	221792	214735	214661
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	8874	9604	10589	10377	10863	9821	10587
(c) Other demand and time liabilities	21109	20957	18956	19755	20545	24513	24971
III. Assets with the banking system	3045	4184	4390	4694	3419	4685	3673
Money at call and short notice	673	968	1182	1216	646	1370	964
IV. Cash in hand	1735	2251	2098	2002	1982	1805	1983
V. Investment in India	102099	97185	92601	92877	94489	95031	89580
(a) Government securities	101289	96379	91795	92079	93726	94273	88831
(b) Other approved securities	810	806	806	798	763	758	749
VI. Bank Credit	165702	170262	169965	173261	174893	175866	178136
(a) Loans, cash credit and overdrafts	154711	159246	159095	162131	163456	164709	167166
(b) Inland bills purchased	981	1015	956	1117	1154	1021	1007
(c) Inland bills discounted	7091	7107	7130	7283	7496	7617	7374
(d) Foreign bills purchased	1961	1912	1814	1770	1792	1721	1733
(e) Foreign bills discounted	958	982	970	960	995	798	856

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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)
Other Scheduled Commercial Banks						
No. of Reporting Banks	30	30	30	30	30	30
I. Liabilities to the banking system	12310	14432	15067	14100	15321	15212
(a) Demand and time deposits from banks	7644	7730	7446	7409	7448	8502
(b) Borrowings from banks	3754	5820	6699	5832	6704	5477
(c) Other demand and time liabilities	912	882	922	859	1169	1233
II. Liabilities to others in India	314177	305589	308802	316571	324145	337188
(a) Aggregate deposits	276961	271148	271750	281414	288606	296471
(i) Demand deposits	60678	47516	48555	48829	51417	55663
(ii) Time Deposits	216283	223632	223195	232585	237189	240808
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	10997	10379	9599	10014	9778	10854
(c) Other demand and time liabilities	26219	24062	27453	25143	25761	29863
III. Assets with the banking system	5286	4484	4221	4070	4723	4456
Money at call and short notice	2114	1085	1091	915	1549	1450
IV. Cash in hand	2078	2204	2057	1949	2036	1895
V. Investment in India	93483	89986	88567	90083	94399	100819
(a) Government securities	92753	89272	87885	89402	93732	100187
(b) Other approved securities	730	714	682	681	667	632
VI. Bank Credit	185667	188422	197145	199556	204288	212727
(a) Loans, cash credit and overdrafts	173817	176601	185476	187057	191346	199806
(b) Inland bills purchased	994	1052	1063	1136	1220	1177
(c) Inland bills discounted	8111	7985	7845	8589	8901	8914
(d) Foreign bills purchased	1838	1903	1865	1922	1950	1880
(e) Foreign bills discounted	907	881	896	852	871	950

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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)
Foreign Banks							
No. of reporting banks	33	33	32	32	32	32	32
I. Liabilities to the banking system	13329	12949	13999	14702	13708	13678	14692
(a) Demand and time deposits from banks	6888	6910	6831	6875	6922	6973	6839
(b) Borrowings from banks	6303	5838	6944	7560	6736	6595	7713
(c) Other demand and time liabilities	138	201	224	267	50	110	140
II. Liabilities to others in India	95606	95687	96431	94964	96444	101964	95885
(a) Aggregate deposits	73028	71719	72783	71089	70712	76781	71779
(i) Demand deposits	25817	23766	24517	23688	22931	29544	24316
(ii) Time Deposits	47211	47953	48266	47401	47781	47237	47463
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	10545	11419	11716	12261	14366	13172	13286
(c) Other demand and time liabilities	12033	12549	11932	11614	11366	12011	10820
III. Assets with the banking system	3071	2903	3025	3333	3301	3530	2872
Money at call and short notice	584	529	494	850	679	1017	397
IV. Cash in hand	279	346	417	426	401	392	415
V. Investment in India	34937	32449	34939	32871	32712	36462	32155
(a) Government securities	34802	32239	34734	32667	32522	36279	31932
(b) Other approved securities	135	210	205	204	190	183	223
VI. Bank Credit	59651	62374	61877	63895	64864	64957	65449
(a) Loans, cash credit and overdrafts	54090	56660	56189	58400	59290	59279	59830
(b) Inland bills purchased	387	493	436	470	408	469	443
(c) Inland bills discounted	2310	2560	2530	2271	2264	2253	2104
(d) Foreign bills purchased	580	579	612	545	554	549	635
(e) Foreign bills discounted	2284	2082	2110	2209	2348	2407	2437

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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)
Foreign Banks						
No. of reporting banks	32	32	32	32	32	31
I. Liabilities to the banking system	14807	15322	16229	14760	15075	15857
(a) Demand and time deposits from banks	6871	6962	6935	6930	6976	6999
(b) Borrowings from banks	7745	8072	8952	7712	7926	8633
(c) Other demand and time liabilities	191	288	342	118	173	225
II. Liabilities to others in India	99440	98882	98557	100045	101897	104871
(a) Aggregate deposits	75627	74638	73266	74609	76655	77696
(i) Demand deposits	29172	26762	25287	26095	27428	28779
(ii) Time Deposits	46455	47876	47979	48514	49227	48917
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	11803	12459	12272	12060	12197	13370
(c) Other demand and time liabilities	12010	11785	13019	13376	13045	13805
III. Assets with the banking system	3935	3153	2680	2712	2920	2867
Money at call and short notice	1432	807	393	434	722	609
IV. Cash in hand	428	443	418	403	401	344
V. Investment in India	32470	34040	33525	32385	33345	35386
(a) Government securities	32304	33924	33418	32277	33258	35299
(b) Other approved securities	166	116	107	108	87	87
VI Bank Credit	68050	68922	70011	70580	71492	74123
(a) Loans, cash credit and overdrafts	62092	62849	63867	64181	65186	67114
(b) Inland bills purchased	553	621	581	564	460	570
(c) Inland bills discounted	2388	2376	2411	2515	2497	2526
(d) Foreign bills purchased	647	623	552	719	745	662
(e) Foreign bills discounted	2370	2453	2600	2601	2604	3251

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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)
Scheduled Urban Co-operative Banks							
No. of reporting banks	55	55	55	55	55	55	55
I. Liabilities to the banking system	1375	1412	1422	1399	1379	1335	1368
(a) Demand and time deposits from banks	1302	1344	1335	1327	1316	1306	1331
(b) Borrowings from banks	62	58	76	62	56	28	35
(c) Other demand and time liabilities	11	10	11	10	7	1	2
II. Liabilities to others in India	36564	37901	37530	37937	38406	37887	37874
(a) Aggregate deposits	35321	36234	36226	36352	36910	36302	36293
(i) Demand deposits	4657	4795	4898	4869	4946	4735	4794
(ii) Time Deposits	30664	31439	31328	31483	31964	31567	31499
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	87	356	165	440	341	367	384
(c) Other demand and time liabilities	1156	1311	1139	1145	1155	1218	1197
III. Assets with the banking system	3379	3813	3580	3589	3905	3391	3217
Money at call and short notice	410	837	656	706	983	657	558
IV. Cash in hand	314	321	340	371	369	366	310
V. Investment in India	13777	13972	14595	15016	15239	15225	15968
(a) Government securities	13344	13550	14142	14564	14787	14773	15034
(b) Other approved securities	433	422	453	452	452	452	934
VI Bank Credit	23357	23533	23257	23108	22986	23169	23109
(a) Loans, cash credit and overdrafts	21844	22306	21928	21901	21822	21988	21944
(b) Inland bills purchased	930	625	391	303	342	346	339
(c) Inland bills discounted	548	580	916	883	475	472	452
(d) Foreign bills purchased	27	22	21	20	343	26	25
(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 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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)
Scheduled Urban Co-operative Banks						
No. of reporting banks	55	55	55	55	55	55
I. Liabilities to the banking system	1451	1445	1457	1474	1579	1569
(a) Demand and time deposits from banks	1377	1395	1405	1432	1493	1522
(b) Borrowings from banks	72	48	49	39	83	46
(c) Other demand and time liabilities	2	2	3	3	3	1
II. Liabilities to others in India	38002	38034	37849	38120	38123	38246
(a) Aggregate deposits	36211	36167	36140	36478	36463	36588
(i) Demand deposits	4913	4964	4929	5041	4973	5005
(ii) Time Deposits	31298	31203	31211	31437	31490	31583
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	508	634	523	416	431	468
(c) Other demand and time liabilities	1283	1233	1186	1226	1229	1190
III. Assets with the banking system	2973	3305	3316	3331	3355	3327
Money at call and short notice	404	765	758	662	631	447
IV. Cash in hand	356	440	466	322	331	324
V. Investment in India	15244	14936	14809	15294	15393	15439
(a) Government securities	14825	14539	14451	14949	15054	15101
(b) Other approved securities	419	397	358	345	339	338
VI. Bank Credit	23268	23595	23775	23732	23941	24226
(a) Loans, cash credit and overdrafts	21882	22411	22671	22629	22813	23052
(b) Inland bills purchased	497	312	290	305	461	314
(c) Inland bills discounted	486	474	458	449	309	503
(d) Foreign bills purchased	25	25	26	26	29	25
(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 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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)
Scheduled State Co-operative Banks							
No. of reporting banks	16	16	16	16	16	16	16
I. Liabilities to the banking system	—	25	26	187	—	128	724
(a) Demand and time deposits from banks	—	25	25	—	—	—	724
(b) Borrowings from banks	—	—	1	187	—	128	—
(c) Other demand and time liabilities	—	—	—	—	—	—	—
II. Liabilities to others in India	34631	37792	37522	37276	37203	36916	35876
(a) Aggregate deposits	33604	36575	36338	36106	36099	35766	34804
(i) Demand deposits	2241	2347	2182	2300	2241	2176	2165
(ii) Time Deposits	31363	34228	34156	33806	33858	33590	32639
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	4	3	3	66	3	14	2
(c) Other demand and time liabilities	1023	1214	1181	1104	1101	1136	1070
III. Assets with the banking system	3206	5921	5263	5397	5495	5072	4289
Money at call and short notice	2315	3897	3362	3516	3639	3023	2978
IV. Cash in hand	70	66	73	72	70	66	60
V. Investment in India	14626	15359	15972	15871	15618	16208	16781
(a) Government securities	13318	14057	14688	14593	14360	14953	15541
(b) Other approved securities	1308	1302	1284	1278	1258	1255	1240
VI. Bank Credit	32071	31351	31250	31359	31138	31054	31161
(a) Loans, cash credit and overdrafts	32056	31338	31236	31347	31126	31041	31147
(b) Inland bills purchased	13	12	13	12	12	13	13
(c) Inland bills discounted	—	—	—	—	—	—	—
(d) Foreign bills purchased	2	1	1	—	—	—	1
(e) Foreign bills discounted	—	—	—	—	—	—	—

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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)
Scheduled State Co-operative Banks						
No. of reporting banks	16	16	16	16	16	16
I. Liabilities to the banking system	923	722	731	716	58	101
(a) Demand and time deposits from banks	702	697	730	715	35	—
(b) Borrowings from banks	221	25	1	1	23	101
(c) Other demand and time liabilities	—	—	—	—	—	—
II. Liabilities to others in India	35361	34514	34469	34840	34783	35154
(a) Aggregate deposits	34226	33349	33338	33395	33700	34112
(i) Demand deposits	2093	2086	2155	2317	2344	2333
(ii) Time Deposits	32133	31263	31183	31078	31356	31779
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	2	2	2	332	7	2
(c) Other demand and time liabilities	1133	1163	1129	1113	1076	1040
III. Assets with the banking system	3674	3682	4256	4203	3672	4160
Money at call and short notice	2938	2970	2861	2740	2321	2709
IV. Cash in hand	73	70	65	62	68	65
V. Investment in India	17228	16442	16153	16326	15993	16574
(a) Government securities	16051	15268	15006	15218	14909	15503
(b) Other approved securities	1177	1174	1147	1108	1084	1071
VI. Bank Credit	31417	31813	32581	33444	34316	34550
(a) Loans, cash credit and overdrafts	31403	31795	32563	33429	34299	34535
(b) Inland bills purchased	12	13	13	11	12	11
(c) Inland bills discounted	—	—	—	—	—	—
(d) Foreign bills purchased	2	5	5	4	5	4
(e) Foreign bills discounted	—	—	—	—	—	—

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