

**TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2005-06**

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2005	Apr 2005	May 2005	Jun 2005	Jul 2005	Aug 2005	Sep 2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>All Scheduled Commercial Banks</b>							
<b>No. of Reporting Banks</b>	<b>285</b>	<b>284</b>	<b>284</b>	<b>284</b>	<b>284</b>	<b>284</b>	<b>265</b>
<b>I. Liabilities to the banking system</b>	<b>67049</b>	<b>78996</b>	<b>75949</b>	<b>79370</b>	<b>79715</b>	<b>79713</b>	<b>75965</b>
(a) Demand and time deposits from banks	36308	37392	37510	37647	38010	38371	39168
(b) Borrowings from banks	27616	29625	26828	29810	30398	29907	31553
(c) Other demand and time liabilities	3125	11979	11611	11913	11307	11435	5244
<b>II. Liabilities to others in India</b>	<b>1962482</b>	<b>2003240</b>	<b>1998633</b>	<b>2013781</b>	<b>2035579</b>	<b>2073259</b>	<b>2179992</b>
(a) Aggregate deposits	1700199	1773211	1778869	1793084	1811409	1836930	1922868
(i) Demand deposits	248028	263504	253552	263768	263425	271412	304935
(ii) Time Deposits	1452171	1509707	1525317	1529316	1547984	1565518	1617933
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	69523	71299	71008	70918	71574	74293	78277
(c) Other demand and time liabilities	192760	158730	148756	149779	152596	162036	178847
<b>III. Assets with the banking system</b>	<b>51297</b>	<b>51418</b>	<b>52854</b>	<b>57568</b>	<b>55657</b>	<b>57768</b>	<b>54502</b>
Money at call and short notice	19861	19932	20206	26356	23327	23130	23636
<b>IV. Cash in Hand &amp; Balances with RBI</b>	<b>96577</b>	<b>114112</b>	<b>99589</b>	<b>106097</b>	<b>111179</b>	<b>118059</b>	<b>116576</b>
<b>V. Investment in India</b>	<b>739154</b>	<b>740895</b>	<b>748831</b>	<b>738274</b>	<b>740598</b>	<b>752085</b>	<b>756590</b>
(a) Government securities	718982	721129	729223	718799	721352	732317	737124
(b) Other approved securities	20172	19766	19608	19475	19246	19768	19466
<b>VI. Bank Credit</b>	<b>1100429</b>	<b>1127982</b>	<b>1141073</b>	<b>1161203</b>	<b>1175841</b>	<b>1197819</b>	<b>1276239</b>
(a) Loans cash credit and overdrafts	1040212	1067801	1083010	1103487	1117535	1139434	1213367
(b) Inland bills purchased	7554	8262	7680	7478	8829	9049	10623
(c) Inland bills discounted	25233	24907	24110	24073	23365	22890	24124
(d) Foreign bills purchased	10828	10734	10172	10208	10111	10036	10880
(e) Foreign bills discounted	16602	16278	16101	15957	16001	16410	17245

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 — 2005-06 (Contd.)**

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2005	Nov 2005	Dec 2005	Jan 2006	Feb 2006	Mar 2006
	(8)	(9)	(10)	(11)	(12)	(13)
<b>All Scheduled Commercial Banks</b>						
<b>No. of Reporting Banks</b>	<b>264</b>	<b>263</b>	<b>259</b>	<b>252</b>	<b>243</b>	<b>218</b>
<b>I. Liabilities to the banking system</b>	<b>77393</b>	<b>80316</b>	<b>82494</b>	<b>67559</b>	<b>62441</b>	<b>75165</b>
(a) Demand and time deposits from banks	39478	40217	41049	33275	29565	37078
(b) Borrowings from banks	31981	34131	35062	27469	24859	29197
(c) Other demand and time liabilities	5934	5968	6383	6815	8017	8890
<b>II. Liabilities to others in India</b>	<b>2189609</b>	<b>2175890</b>	<b>2201530</b>	<b>2202127</b>	<b>2234229</b>	<b>2380973</b>
(a) Aggregate deposits	1913787	1920532	1937789	1945553	1970280	2109049
(i) Demand deposits	288558	288458	301505	302384	317232	364640
(ii) Time Deposits	1625229	1632074	1636284	1643169	1653048	1744409
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	81859	80399	80113	78434	78085	83144
(c) Other demand and time liabilities	193963	174959	183628	178140	185864	188780
<b>III. Assets with the banking system</b>	<b>54514</b>	<b>56620</b>	<b>60902</b>	<b>41212</b>	<b>37885</b>	<b>54392</b>
Money at call and short notice	23310	25953	28402	10612	6985	13619
<b>IV. Cash in Hand &amp; Balances with RBI</b>	<b>115615</b>	<b>120579</b>	<b>113349</b>	<b>116418</b>	<b>115986</b>	<b>140106</b>
<b>V. Investment in India</b>	<b>754707</b>	<b>742234</b>	<b>730786</b>	<b>715382</b>	<b>714145</b>	<b>717454</b>
(a) Government securities	735358	723402	712056	697371	696607	700742
(b) Other approved securities	19349	18832	18730	18011	17538	16712
<b>VI. Bank Credit</b>	<b>1287324</b>	<b>1307242</b>	<b>1339096</b>	<b>1362173</b>	<b>1399306</b>	<b>1507077</b>
(a) Loans cash credit and overdrafts	1223185	1242523	1273901	1294212	1331637	1430455
(b) Inland bills purchased	9578	9255	9283	10019	9791	12914
(c) Inland bills discounted	25274	25969	26679	28227	27926	30816
(d) Foreign bills purchased	11283	10728	11036	11264	11434	13075
(e) Foreign bills discounted	18004	18767	18197	18451	18518	19817

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 — 2005-06 (Contd.)**

(Amount in Rs. crore)

Item	As on the last reporting Friday of						
	Mar 2005	Apr 2005	May 2005	Jun 2005	Jul 2005	Aug 2005	Sep 2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>All Scheduled Co-operative Banks</b>							
<b>No. of Reporting Banks</b>	<b>71</b>	<b>71</b>	<b>71</b>	<b>71</b>	<b>71</b>	<b>71</b>	<b>71</b>
<b>I. Liabilities to the banking system</b>	<b>1670</b>	<b>1600</b>	<b>3368</b>	<b>2648</b>	<b>3527</b>	<b>1738</b>	<b>2560</b>
(a) Demand and time deposits from banks	1522	1552	3226	2522	3366	1617	2525
(b) Borrowings from banks	147	45	141	125	160	120	34
(c) Other demand and time liabilities	1	3	1	1	1	1	1
<b>II. Liabilities to others in India</b>	<b>73400</b>	<b>74371</b>	<b>74087</b>	<b>74272</b>	<b>74299</b>	<b>74676</b>	<b>75421</b>
(a) Aggregate deposits	70700	71540	71316	71274	71758	71990	72427
(i) Demand deposits	7338	7596	7545	7686	7703	7977	8157
(ii) Time Deposits	63362	63944	63771	63588	64055	64013	64270
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	470	636	576	841	338	505	418
(c) Other demand and time liabilities	2230	2195	2195	2157	2203	2181	2576
<b>III. Assets with the banking system</b>	<b>7487</b>	<b>8176</b>	<b>8508</b>	<b>7917</b>	<b>8001</b>	<b>7913</b>	<b>7890</b>
Money at call and short notice	3157	4208	4298	4079	3505	2913	2731
<b>IV. Cash in Hand &amp; Balances with RBI</b>	<b>4085</b>	<b>4290</b>	<b>4217</b>	<b>4173</b>	<b>4252</b>	<b>4310</b>	<b>4247</b>
<b>V. Investment in India</b>	<b>32013</b>	<b>32020</b>	<b>31966</b>	<b>31748</b>	<b>32269</b>	<b>32338</b>	<b>32247</b>
(a) Government securities	30604	30689	30639	30434	30988	31053	31049
(b) Other approved securities	1409	1331	1327	1314	1281	1285	1198
<b>VI. Bank Credit</b>	<b>58776</b>	<b>58813</b>	<b>58483</b>	<b>59262</b>	<b>59478</b>	<b>59581</b>	<b>60696</b>
(a) Loans cash credit and overdrafts	57587	57535	57249	58096	58321	58431	59574
(b) Inland bills purchased	325	338	315	322	324	326	339
(c) Inland bills discounted	503	553	514	407	384	378	317
(d) Foreign bills purchased	29	31	30	29	24	24	29
(e) Foreign bills discounted	332	356	375	408	425	422	437

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 — 2005-06 (Contd.)**

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2005	Nov 2005	Dec 2005	Jan 2006	Feb 2006	Mar 2006
	(8)	(9)	(10)	(11)	(12)	(13)
<b>All Scheduled Co-operative Banks</b>						
<b>No. of Reporting Banks</b>	<b>71</b>	<b>71</b>	<b>71</b>	<b>71</b>	<b>71</b>	<b>71</b>
<b>I. Liabilities to the banking system</b>	<b>1603</b>	<b>2544</b>	<b>2593</b>	<b>2634</b>	<b>2568</b>	<b>2707</b>
(a) Demand and time deposits from banks	1575	2476	2500	2552	2548	2672
(b) Borrowings from banks	23	68	88	82	20	35
(c) Other demand and time liabilities	5	—	5	—	—	—
<b>II. Liabilities to others in India</b>	<b>75303</b>	<b>74845</b>	<b>74853</b>	<b>76359</b>	<b>76477</b>	<b>80000</b>
(a) Aggregate deposits	71827	71725	72120	73041	73081	76761
(i) Demand deposits	8000	7939	7963	8242	8279	9485
(ii) Time Deposits	63827	63786	64157	64799	64802	67276
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1165	817	704	1028	1164	672
(c) Other demand and time liabilities	2311	2303	2029	2290	2232	2567
<b>III. Assets with the banking system</b>	<b>8340</b>	<b>8357</b>	<b>8393</b>	<b>8668</b>	<b>8070</b>	<b>9490</b>
Money at call and short notice	3075	3555	3661	4128	3231	4049
<b>IV. Cash in Hand &amp; Balances with RBI</b>	<b>4252</b>	<b>4375</b>	<b>4293</b>	<b>4368</b>	<b>4212</b>	<b>5013</b>
<b>V. Investment in India</b>	<b>32460</b>	<b>32293</b>	<b>32658</b>	<b>32201</b>	<b>32043</b>	<b>32227</b>
(a) Government securities	31293	31142	31535	31073	30946	31147
(b) Other approved securities	1167	1151	1123	1128	1097	1080
<b>VI. Bank Credit</b>	<b>60310</b>	<b>60495</b>	<b>60740</b>	<b>61775</b>	<b>63187</b>	<b>65704</b>
(a) Loans cash credit and overdrafts	59172	59411	59645	60536	61961	64260
(b) Inland bills purchased	326	298	274	358	279	328
(c) Inland bills discounted	301	286	324	367	428	546
(d) Foreign bills purchased	25	27	38	32	34	34
(e) Foreign bills discounted	486	473	459	482	485	536

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 — 2005-06 (Contd.)**

(Amount in Rs. crore)

Item	As on the last reporting Friday of						
	Mar 2005	Apr 2005	May 2005	Jun 2005	Jul 2005	Aug 2005	Sep 2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>All Scheduled Banks</b>							
<b>No. of Reporting Banks</b>	<b>356</b>	<b>355</b>	<b>355</b>	<b>355</b>	<b>355</b>	<b>355</b>	<b>336</b>
<b>I. Liabilities to the banking system</b>	<b>68719</b>	<b>80595</b>	<b>79317</b>	<b>82019</b>	<b>83241</b>	<b>81450</b>	<b>78524</b>
(a) Demand and time deposits from banks	37830	38944	40735	40170	41376	39987	41692
(b) Borrowings from banks	27763	29670	26969	29935	30558	30027	31587
(c) Other demand and time liabilities	3126	11981	11613	11914	11307	11436	5245
<b>II. Liabilities to others in India</b>	<b>2035881</b>	<b>2077611</b>	<b>2072720</b>	<b>2088053</b>	<b>2109878</b>	<b>2147935</b>	<b>2255413</b>
(a) Aggregate deposits	1770898	1844751	1850185	1864358	1883167	1908920	1995295
(i) Demand deposits	255365	271100	261097	271454	271127	279389	313092
(ii) Time Deposits	1515533	1573651	1589088	1592904	1612040	1629531	1682203
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	69993	71935	71584	71759	71912	74797	78695
(c) Other demand and time liabilities	194990	160925	150951	151936	154799	164218	181423
<b>III. Assets with the banking system</b>	<b>58782</b>	<b>59595</b>	<b>61362</b>	<b>65485</b>	<b>63657</b>	<b>65680</b>	<b>62392</b>
Money at call and short notice	23017	24140	24504	30435	26832	26043	26367
<b>IV. Cash in Hand &amp; Balances with RBI</b>	<b>100661</b>	<b>118403</b>	<b>103807</b>	<b>110269</b>	<b>115431</b>	<b>122371</b>	<b>120823</b>
<b>V. Investment in India</b>	<b>771167</b>	<b>772916</b>	<b>780797</b>	<b>770023</b>	<b>772867</b>	<b>784423</b>	<b>788836</b>
(a) Government securities	749586	751819	759862	749234	752340	763370	768173
(b) Other approved securities	21581	21097	20935	20789	20527	21053	20663
<b>VI. Bank Credit</b>	<b>1159204</b>	<b>1186794</b>	<b>1199556</b>	<b>1220465</b>	<b>1235319</b>	<b>1257401</b>	<b>1336935</b>
(a) Loans cash credit and overdrafts	1097799	1125336	1140259	1161583	1175857	1197865	1272941
(b) Inland bills purchased	7878	8599	7995	7800	9154	9375	10962
(c) Inland bills discounted	25736	25460	24624	24480	23748	23268	24441
(d) Foreign bills purchased	10857	10765	10202	10237	10134	10061	10909
(e) Foreign bills discounted	16934	16634	16476	16365	16426	16832	17682

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 — 2005-06 (Concl'd.)**

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2005	Nov 2005	Dec 2005	Jan 2006	Feb 2006	Mar 2006
	(8)	(9)	(10)	(11)	(12)	(13)
<b>All Scheduled Banks</b>						
<b>No. of Reporting Banks</b>	<b>335</b>	<b>334</b>	<b>330</b>	<b>323</b>	<b>314</b>	<b>289</b>
<b>I. Liabilities to the banking system</b>	<b>78997</b>	<b>82861</b>	<b>85086</b>	<b>70193</b>	<b>65009</b>	<b>77872</b>
(a) Demand and time deposits from banks	41053	42694	43548	35827	32113	39750
(b) Borrowings from banks	32004	34199	35150	27551	24879	29232
(c) Other demand and time liabilities	5940	5968	6388	6815	8017	8890
<b>II. Liabilities to others in India</b>	<b>2264912</b>	<b>2250735</b>	<b>2276384</b>	<b>2278487</b>	<b>2310705</b>	<b>2460972</b>
(a) Aggregate deposits	1985614	1992257	2009910	2018594	2043360	2185809
(i) Demand deposits	296558	296397	309469	310626	325511	374125
(ii) Time Deposits	1689056	1695860	1700441	1707968	1717849	1811684
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	83024	81216	80817	79462	79249	83816
(c) Other demand and time liabilities	196274	177262	185657	180431	188096	191347
<b>III. Assets with the banking system</b>	<b>62854</b>	<b>64977</b>	<b>69295</b>	<b>49879</b>	<b>45956</b>	<b>63882</b>
Money at call and short notice	26385	29508	32063	14739	10217	17669
<b>IV. Cash in Hand &amp; Balances with RBI</b>	<b>119867</b>	<b>124954</b>	<b>117643</b>	<b>120787</b>	<b>120198</b>	<b>145119</b>
<b>V. Investment in India</b>	<b>787165</b>	<b>774528</b>	<b>763443</b>	<b>747583</b>	<b>746187</b>	<b>749681</b>
(a) Government securities	766650	754545	743591	728444	727553	731889
(b) Other approved securities	20515	19983	19852	19139	18634	17792
<b>VI. Bank Credit</b>	<b>1347635</b>	<b>1367736</b>	<b>1399836</b>	<b>1423949</b>	<b>1462491</b>	<b>1572780</b>
(a) Loans cash credit and overdrafts	1282357	1301933	1333546	1354748	1393598	1494715
(b) Inland bills purchased	9905	9553	9557	10377	10069	13242
(c) Inland bills discounted	25575	26255	27003	28595	28354	31362
(d) Foreign bills purchased	11308	10755	11074	11296	11467	13108
(e) Foreign bills discounted	18490	19240	18656	18933	19003	20353

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