

**TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 2005-06**

(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>State Bank of India &amp; Its Associates</b>							
<b>No. of Reporting Banks</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>
<b>I. Liabilities to the banking system</b>	<b>11046</b>	<b>20175</b>	<b>19651</b>	<b>18965</b>	<b>20883</b>	<b>20708</b>	<b>12316</b>
(a) Demand and time deposits from banks	10634	11193	11076	10242	10762	10890	10840
(b) Borrowings from banks	274	258	291	414	2213	1885	320
(c) Other demand and time liabilities	138	8724	8284	8309	7908	7933	1156
<b>II. Liabilities to others in India</b>	<b>514754</b>	<b>527989</b>	<b>535466</b>	<b>538935</b>	<b>539908</b>	<b>545210</b>	<b>570470</b>
(a) Aggregate deposits	440429	463646	476463	477701	480023	483187	499785
(i) Demand deposits	47858	53434	48753	49518	50100	50845	57312
(ii) Time Deposits	392571	410212	427710	428183	429923	432342	442473
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	325	306	287	244	309	542	585
(c) Other demand and time liabilities	74000	64037	58716	60990	59576	61481	70100
<b>III. Assets with the banking system</b>	<b>23196</b>	<b>22701</b>	<b>23509</b>	<b>24966</b>	<b>23940</b>	<b>25637</b>	<b>19274</b>
Money at call and short notice	13214	13692	12230	15035	14057	14408	14325
<b>IV. Cash in hand</b>	<b>1647</b>	<b>1704</b>	<b>1688</b>	<b>1754</b>	<b>1837</b>	<b>1785</b>	<b>1852</b>
<b>V. Investment in India</b>	<b>231835</b>	<b>242203</b>	<b>248233</b>	<b>238819</b>	<b>237988</b>	<b>234331</b>	<b>235342</b>
(a) Government securities	226805	237279	243312	233909	233090	229157	230190
(b) Other approved securities	5030	4924	4921	4910	4898	5174	5152
<b>VI. Bank Credit</b>	<b>259951</b>	<b>266070</b>	<b>270057</b>	<b>276195</b>	<b>282334</b>	<b>286483</b>	<b>305197</b>
(a) Loans cash credit and overdrafts	243719	248831	253381	259654	265410	269171	286743
(b) Inland bills purchased	2060	2368	2368	2421	3299	3566	3895
(c) Inland bills discounted	9499	9904	9477	9340	8839	8449	9604
(d) Foreign bills purchased	654	779	701	797	768	744	752
(e) Foreign bills discounted	4019	4188	4130	3983	4018	4553	4203

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 — 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>State Bank of India &amp; Its Associates</b>						
<b>No. of Reporting Banks</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>
<b>I. Liabilities to the banking system</b>	<b>14515</b>	<b>14383</b>	<b>16400</b>	<b>16792</b>	<b>15114</b>	<b>18757</b>
(a) Demand and time deposits from banks	12413	12476	13931	13662	9884	13391
(b) Borrowings from banks	444	352	720	645	1451	592
(c) Other demand and time liabilities	1658	1555	1749	2485	3779	4774
<b>II. Liabilities to others in India</b>	<b>578420</b>	<b>569403</b>	<b>572742</b>	<b>550597</b>	<b>549873</b>	<b>574399</b>
(a) Aggregate deposits	496831	497333	494421	479481	475630	501864
(i) Demand deposits	55964	54651	53241	56191	54732	71366
(ii) Time Deposits	440867	442682	441180	423290	420898	430498
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	622	650	1201	777	1207	618
(c) Other demand and time liabilities	80967	71420	77120	70339	73036	71917
<b>III. Assets with the banking system</b>	<b>18974</b>	<b>18897</b>	<b>24590</b>	<b>6378</b>	<b>7271</b>	<b>15682</b>
Money at call and short notice	14249	14782	19462	2147	1832	6227
<b>IV. Cash in hand</b>	<b>1958</b>	<b>1979</b>	<b>1948</b>	<b>1988</b>	<b>2079</b>	<b>2451</b>
<b>V. Investment in India</b>	<b>232407</b>	<b>224293</b>	<b>213523</b>	<b>207473</b>	<b>204969</b>	<b>203723</b>
(a) Government securities	227265	219161	208440	202705	200235	199089
(b) Other approved securities	5142	5132	5083	4768	4734	4634
<b>VI. Bank Credit</b>	<b>305726</b>	<b>310627</b>	<b>314942</b>	<b>320119</b>	<b>328975</b>	<b>351110</b>
(a) Loans cash credit and overdrafts	286743	291097	295432	300017	308609	329116
(b) Inland bills purchased	4182	3983	3958	4233	3957	3827
(c) Inland bills discounted	9742	10279	10325	10556	11052	12459
(d) Foreign bills purchased	686	706	649	627	709	792
(e) Foreign bills discounted	4373	4562	4578	4686	4648	4916

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 — 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>Nationalised Banks \$</b>							
<b>No. of Reporting Banks</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>I. Liabilities to the banking system</b>	<b>24569</b>	<b>28378</b>	<b>26983</b>	<b>28453</b>	<b>27282</b>	<b>27245</b>	<b>30648</b>
(a) Demand and time deposits from banks	10091	11548	11504	11871	11608	11968	12283
(b) Borrowings from banks	13033	15022	13648	14518	13595	13183	15881
(c) Other demand and time liabilities	1445	1808	1831	2064	2079	2094	2484
<b>II. Liabilities to others in India</b>	<b>945423</b>	<b>970200</b>	<b>956617</b>	<b>958298</b>	<b>970017</b>	<b>987357</b>	<b>1042967</b>
(a) Aggregate deposits	827319	869366	860571	866279	874785	887365	935091
(i) Demand deposits	102972	113901	110560	114163	112318	114830	130447
(ii) Time Deposits	724347	755465	750011	752116	762467	772535	804644
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	44970	46213	45317	45406	44391	45576	48380
(c) Other demand and time liabilities	73134	54621	50729	46613	50841	54416	59496
<b>III. Assets with the banking system</b>	<b>9829</b>	<b>8793</b>	<b>10440</b>	<b>12352</b>	<b>12770</b>	<b>11634</b>	<b>14330</b>
Money at call and short notice	3164	1868	4201	6416	5945	4603	5394
<b>IV. Cash in hand</b>	<b>3988</b>	<b>4703</b>	<b>4904</b>	<b>4842</b>	<b>4808</b>	<b>4703</b>	<b>4997</b>
<b>V. Investment in India</b>	<b>350902</b>	<b>341944</b>	<b>342054</b>	<b>337023</b>	<b>340640</b>	<b>350622</b>	<b>349921</b>
(a) Government securities	339720	330975	331184	326292	329966	340039	339599
(b) Other approved securities	11182	10969	10870	10731	10674	10583	10322
<b>VI. Bank Credit</b>	<b>521978</b>	<b>541495</b>	<b>544692</b>	<b>552841</b>	<b>556294</b>	<b>565991</b>	<b>607260</b>
(a) Loans cash credit and overdrafts	497969	516686	520897	529356	532547	542510	581304
(b) Inland bills purchased	3703	4075	3533	3340	3727	3599	4662
(c) Inland bills discounted	4291	4797	4819	4810	4836	4681	4672
(d) Foreign bills purchased	7632	7525	7079	7053	7024	7039	7670
(e) Foreign bills discounted	8383	8412	8364	8282	8160	8162	8952

**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 — 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>Nationalised Banks \$</b>						
<b>No. of Reporting Banks</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>I. Liabilities to the banking system</b>	<b>29221</b>	<b>30893</b>	<b>31925</b>	<b>28863</b>	<b>28959</b>	<b>32101</b>
(a) Demand and time deposits from banks	12296	12614	12106	12533	12679	15729
(b) Borrowings from banks	14428	15810	17198	13715	13846	14256
(c) Other demand and time liabilities	2497	2469	2621	2615	2434	2116
<b>II. Liabilities to others in India</b>	<b>1036940</b>	<b>1031474</b>	<b>1037375</b>	<b>1047619</b>	<b>1051558</b>	<b>1131454</b>
(a) Aggregate deposits	926754	930353	932741	944981	946702	1021567
(i) Demand deposits	119202	122227	124483	126358	126178	152746
(ii) Time Deposits	807552	808126	808258	818623	820524	868821
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	48945	46908	47575	46093	46347	49341
(c) Other demand and time liabilities	61241	54213	57059	56545	58509	60546
<b>III. Assets with the banking system</b>	<b>13841</b>	<b>17322</b>	<b>11676</b>	<b>11662</b>	<b>10189</b>	<b>13925</b>
Money at call and short notice	4955	8376	3654	4637	2489	4243
<b>IV. Cash in hand</b>	<b>5068</b>	<b>5055</b>	<b>4706</b>	<b>4614</b>	<b>4706</b>	<b>5532</b>
<b>V. Investment in India</b>	<b>347548</b>	<b>343699</b>	<b>342144</b>	<b>335753</b>	<b>331721</b>	<b>323393</b>
(a) Government securities	337331	333585	332138	326025	322325	314141
(b) Other approved securities	10217	10114	10006	9728	9396	9252
<b>VI. Bank Credit</b>	<b>610200</b>	<b>619013</b>	<b>635663</b>	<b>646431</b>	<b>661003</b>	<b>717470</b>
(a) Loans cash credit and overdrafts	584374	593284	609053	618916	633252	684262
(b) Inland bills purchased	3557	3488	3494	3849	3824	5733
(c) Inland bills discounted	5308	5501	6077	6477	6758	8577
(d) Foreign bills purchased	7940	7780	8171	8268	8312	9560
(e) Foreign bills discounted	9021	8960	8868	8921	8857	9338

**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 — 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>Regional Rural Banks</b>							
<b>No. of Reporting Banks</b>	<b>196</b>	<b>196</b>	<b>196</b>	<b>196</b>	<b>196</b>	<b>196</b>	<b>177</b>
<b>I. Liabilities to the banking system</b>	<b>364</b>	<b>337</b>	<b>334</b>	<b>331</b>	<b>380</b>	<b>310</b>	<b>335</b>
(a) Demand and time deposits from banks	83	102	114	108	121	86	102
(b) Borrowings from banks	198	172	173	173	177	174	181
(c) Other demand and time liabilities	83	63	47	50	82	50	52
<b>II. Liabilities to others in India</b>	<b>60246</b>	<b>61908</b>	<b>61612</b>	<b>61729</b>	<b>61981</b>	<b>62658</b>	<b>65036</b>
(a) Aggregate deposits	58286	59908	59627	59760	60060	60772	62650
(i) Demand deposits	12757	13662	13530	13539	13664	14189	15100
(ii) Time Deposits	45529	46246	46097	46221	46396	46583	47550
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	3	4	3	3	3	3	469
(c) Other demand and time liabilities	1957	1996	1982	1966	1918	1883	1917
<b>III. Assets with the banking system</b>	<b>10949</b>	<b>11796</b>	<b>11545</b>	<b>11468</b>	<b>11534</b>	<b>11424</b>	<b>11644</b>
Money at call and short notice	1423	1575	1518	1478	1476	1656	1578
<b>IV. Cash in hand</b>	<b>598</b>	<b>632</b>	<b>665</b>	<b>698</b>	<b>663</b>	<b>592</b>	<b>702</b>
<b>V. Investment in India</b>	<b>20212</b>	<b>20284</b>	<b>20456</b>	<b>20581</b>	<b>20661</b>	<b>20930</b>	<b>21383</b>
(a) Government securities	16970	17119	17344	17437	17669	17582	18038
(b) Other approved securities	3242	3165	3112	3144	2992	3348	3345
<b>VI. Bank Credit</b>	<b>31651</b>	<b>32233</b>	<b>32343</b>	<b>32798</b>	<b>33387</b>	<b>33955</b>	<b>36350</b>
(a) Loans cash credit and overdrafts	31604	32191	32320	32784	33377	33945	36320
(b) Inland bills purchased	44	39	20	10	7	7	26
(c) Inland bills discounted	3	3	3	4	3	3	4
(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.

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(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>Regional Rural Banks</b>						
<b>No. of Reporting Banks</b>	<b>177</b>	<b>177</b>	<b>173</b>	<b>167</b>	<b>158</b>	<b>133</b>
<b>I. Liabilities to the banking system</b>	<b>321</b>	<b>314</b>	<b>321</b>	<b>347</b>	<b>339</b>	<b>498</b>
(a) Demand and time deposits from banks	85	75	80	88	91	111
(b) Borrowings from banks	187	185	200	197	185	321
(c) Other demand and time liabilities	49	54	41	62	63	66
<b>II. Liabilities to others in India</b>	<b>64565</b>	<b>64282</b>	<b>65203</b>	<b>65636</b>	<b>66076</b>	<b>65957</b>
(a) Aggregate deposits	62177	62366	63291	63305	64136	64195
(i) Demand deposits	14656	14676	15111	15897	16415	17355
(ii) Time Deposits	47521	47690	48180	47408	47721	46840
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	480	3	2	495	1	6
(c) Other demand and time liabilities	1908	1913	1910	1836	1939	1756
<b>III. Assets with the banking system</b>	<b>11323</b>	<b>11461</b>	<b>11900</b>	<b>12576</b>	<b>12392</b>	<b>14188</b>
Money at call and short notice	1454	1396	1416	1511	1551	1392
<b>IV. Cash in hand</b>	<b>624</b>	<b>684</b>	<b>707</b>	<b>923</b>	<b>913</b>	<b>1155</b>
<b>V. Investment in India</b>	<b>21221</b>	<b>20993</b>	<b>21254</b>	<b>20982</b>	<b>20839</b>	<b>19050</b>
(a) Government securities	17874	18034	18217	18062	18023	16787
(b) Other approved securities	3347	2959	3037	2920	2816	2263
<b>VI. Bank Credit</b>	<b>36106</b>	<b>36431</b>	<b>36700</b>	<b>36730</b>	<b>36942</b>	<b>36051</b>
(a) Loans cash credit and overdrafts	36092	36416	36681	36710	36922	36005
(b) Inland bills purchased	10	12	16	16	16	33
(c) Inland bills discounted	4	3	3	4	4	13
(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.

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(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>Other Scheduled Commercial Banks</b>							
<b>No. of Reporting Banks</b>	<b>30</b>	<b>29</b>	<b>29</b>	<b>29</b>	<b>29</b>	<b>29</b>	<b>29</b>
<b>I. Liabilities to the banking system</b>	<b>15212</b>	<b>15217</b>	<b>14340</b>	<b>15192</b>	<b>15544</b>	<b>15429</b>	<b>16521</b>
(a) Demand and time deposits from banks	8502	7440	7828	8454	8253	8275	8699
(b) Borrowings from banks	5477	6683	5408	5645	6164	5967	6545
(c) Other demand and time liabilities	1233	1094	1104	1093	1127	1187	1277
<b>II. Liabilities to others in India</b>	<b>337188</b>	<b>334829</b>	<b>336438</b>	<b>344420</b>	<b>351008</b>	<b>360203</b>	<b>378777</b>
(a) Aggregate deposits	296471	300232	300434	306612	311897	318249	334609
(i) Demand deposits	55663	53688	49634	54415	55171	58335	65952
(ii) Time Deposits	240808	246544	250800	252197	256726	259914	268657
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	10854	10588	11765	11716	12680	12911	13409
(c) Other demand and time liabilities	29863	24009	24239	26092	26431	29043	30759
<b>III. Assets with the banking system</b>	<b>4456</b>	<b>5020</b>	<b>3810</b>	<b>5600</b>	<b>4039</b>	<b>4101</b>	<b>5319</b>
Money at call and short notice	1450	1719	836	2558	963	683	1159
<b>IV. Cash in hand</b>	<b>1895</b>	<b>2277</b>	<b>2321</b>	<b>2412</b>	<b>2661</b>	<b>2595</b>	<b>2960</b>
<b>V. Investment in India</b>	<b>100819</b>	<b>101619</b>	<b>99715</b>	<b>102917</b>	<b>103166</b>	<b>105878</b>	<b>107922</b>
(a) Government securities	100187	100996	99097	102313	102570	105300	107357
(b) Other approved securities	632	623	618	604	596	578	565
<b>VI. Bank Credit</b>	<b>212727</b>	<b>211685</b>	<b>217479</b>	<b>220224</b>	<b>224130</b>	<b>229826</b>	<b>242718</b>
(a) Loans cash credit and overdrafts	199806	200088	206197	209050	213209	218953	231316
(b) Inland bills purchased	1177	1086	1030	988	1023	1061	1216
(c) Inland bills discounted	8914	7772	7540	7498	7226	7164	7385
(d) Foreign bills purchased	1880	1746	1752	1700	1705	1687	1762
(e) Foreign bills discounted	950	993	960	988	967	961	1039

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

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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>Other Scheduled Commercial Banks</b>						
<b>No. of Reporting Banks</b>	<b>28</b>	<b>28</b>	<b>28</b>	<b>28</b>	<b>28</b>	<b>28</b>
<b>I. Liabilities to the banking system</b>	<b>16800</b>	<b>18157</b>	<b>17261</b>	<b>14380</b>	<b>12863</b>	<b>16084</b>
(a) Demand and time deposits from banks	7498	7758	7859	6646	6566	7546
(b) Borrowings from banks	7872	8871	7849	6210	4701	6751
(c) Other demand and time liabilities	1430	1528	1553	1524	1596	1787
<b>II. Liabilities to others in India</b>	<b>381920</b>	<b>382917</b>	<b>395350</b>	<b>406277</b>	<b>426137</b>	<b>462140</b>
(a) Aggregate deposits	334797	337184	347593	356821	373559	409517
(i) Demand deposits	61980	61966	69207	65688	75814	81483
(ii) Time Deposits	272817	275218	278386	291133	297745	328034
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	14874	16136	15830	16881	16296	16388
(c) Other demand and time liabilities	32249	29597	31927	32575	36282	36235
<b>III. Assets with the banking system</b>	<b>5062</b>	<b>4622</b>	<b>6087</b>	<b>6150</b>	<b>4661</b>	<b>6574</b>
Money at call and short notice	910	722	1034	1339	574	1494
<b>IV. Cash in hand</b>	<b>2947</b>	<b>2816</b>	<b>2781</b>	<b>2817</b>	<b>2883</b>	<b>3579</b>
<b>V. Investment in India</b>	<b>109826</b>	<b>109332</b>	<b>111338</b>	<b>111167</b>	<b>116727</b>	<b>129899</b>
(a) Government securities	109265	108787	110814	110644	116206	129406
(b) Other approved securities	561	545	524	523	521	493
<b>VI. Bank Credit</b>	<b>246844</b>	<b>252024</b>	<b>262203</b>	<b>270144</b>	<b>280655</b>	<b>304227</b>
(a) Loans cash credit and overdrafts	235286	240494	250609	257316	268683	291649
(b) Inland bills purchased	1065	1020	1025	1146	1217	2173
(c) Inland bills discounted	7475	7423	7469	8528	7584	7117
(d) Foreign bills purchased	1873	1489	1517	1564	1579	1560
(e) Foreign bills discounted	1145	1598	1583	1590	1592	1728

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 — 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>Foreign Banks</b>							
<b>No. of Reporting Banks</b>	<b>31</b>	<b>31</b>	<b>31</b>	<b>31</b>	<b>31</b>	<b>31</b>	<b>31</b>
<b>I. Liabilities to the banking system</b>	<b>15857</b>	<b>14890</b>	<b>14642</b>	<b>16431</b>	<b>15625</b>	<b>16020</b>	<b>16144</b>
(a) Demand and time deposits from banks	6999	7110	6987	6973	7266	7151	7243
(b) Borrowings from banks	8633	7490	7309	9061	8249	8699	8625
(c) Other demand and time liabilities	225	290	346	397	110	170	276
<b>II. Liabilities to others in India</b>	<b>104871</b>	<b>108314</b>	<b>108500</b>	<b>110397</b>	<b>112667</b>	<b>117831</b>	<b>122740</b>
(a) Aggregate deposits	77696	80059	81774	82732	84645	87356	90733
(i) Demand deposits	28779	28818	31074	32134	32172	33212	36125
(ii) Time Deposits	48917	51241	50700	50598	52473	54144	54608
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	13370	14188	13636	13548	14191	15261	15433
(c) Other demand and time liabilities	13805	14067	13090	14117	13831	15214	16574
<b>III. Assets with the banking system</b>	<b>2867</b>	<b>3105</b>	<b>3549</b>	<b>3183</b>	<b>3376</b>	<b>4970</b>	<b>3935</b>
Money at call and short notice	609	1076	1420	869	886	1781	1181
<b>IV. Cash in hand</b>	<b>344</b>	<b>386</b>	<b>409</b>	<b>406</b>	<b>373</b>	<b>365</b>	<b>365</b>
<b>V. Investment in India</b>	<b>35386</b>	<b>34846</b>	<b>38372</b>	<b>38934</b>	<b>38143</b>	<b>40324</b>	<b>42020</b>
(a) Government securities	35299	34760	38286	38848	38057	40238	41939
(b) Other approved securities	87	86	86	86	86	86	81
<b>VI. Bank Credit</b>	<b>74123</b>	<b>76501</b>	<b>76502</b>	<b>79143</b>	<b>79698</b>	<b>81565</b>	<b>84715</b>
(a) Loans cash credit and overdrafts	67114	70006	70214	72643	72992	74855	77685
(b) Inland bills purchased	570	695	730	719	774	816	824
(c) Inland bills discounted	2526	2431	2271	2420	2462	2593	2459
(d) Foreign bills purchased	662	684	640	657	614	566	696
(e) Foreign bills discounted	3251	2685	2647	2704	2856	2735	3051

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 — 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>Foreign Banks</b>						
<b>No. of Reporting Banks</b>	<b>31</b>	<b>30</b>	<b>30</b>	<b>29</b>	<b>29</b>	<b>29</b>
<b>I. Liabilities to the banking system</b>	<b>16537</b>	<b>16571</b>	<b>16586</b>	<b>7177</b>	<b>5165</b>	<b>7727</b>
(a) Demand and time deposits from banks	7186	7295	7073	346	345	301
(b) Borrowings from banks	9050	8914	9095	6703	4676	7277
(c) Other demand and time liabilities	301	362	418	128	144	149
<b>II. Liabilities to others in India</b>	<b>127763</b>	<b>127813</b>	<b>130859</b>	<b>131999</b>	<b>140584</b>	<b>147021</b>
(a) Aggregate deposits	93228	93294	99742	100966	110252	111904
(i) Demand deposits	36756	34937	39463	38251	44093	41689
(ii) Time Deposits	56472	58357	60279	62715	66159	70215
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	16937	16703	15505	14188	14233	16791
(c) Other demand and time liabilities	17598	17816	15612	16845	16099	18326
<b>III. Assets with the banking system</b>	<b>5313</b>	<b>4315</b>	<b>6649</b>	<b>4446</b>	<b>3374</b>	<b>4026</b>
Money at call and short notice	1742	676	2836	978	539	264
<b>IV. Cash in hand</b>	<b>356</b>	<b>358</b>	<b>328</b>	<b>344</b>	<b>342</b>	<b>329</b>
<b>V. Investment in India</b>	<b>43703</b>	<b>43915</b>	<b>42527</b>	<b>40008</b>	<b>39888</b>	<b>41391</b>
(a) Government securities	43622	43834	42447	39936	39817	41320
(b) Other approved securities	81	81	80	72	71	71
<b>VI. Bank Credit</b>	<b>88448</b>	<b>89147</b>	<b>89590</b>	<b>88749</b>	<b>91728</b>	<b>98220</b>
(a) Loans cash credit and overdrafts	80689	81231	82126	81254	84170	89423
(b) Inland bills purchased	764	753	790	774	776	1148
(c) Inland bills discounted	2746	2763	2805	2662	2528	2650
(d) Foreign bills purchased	784	753	700	805	833	1163
(e) Foreign bills discounted	3465	3647	3169	3254	3421	3836

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 — 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>Scheduled Urban Co-operative Banks</b>							
<b>No. of Reporting Banks</b>	<b>55</b>	<b>55</b>	<b>55</b>	<b>55</b>	<b>55</b>	<b>55</b>	<b>55</b>
<b>I. Liabilities to the banking system</b>	<b>1569</b>	<b>1588</b>	<b>2324</b>	<b>1610</b>	<b>2455</b>	<b>1631</b>	<b>1639</b>
(a) Demand and time deposits from banks	1522	1552	2280	1591	2420	1617	1612
(b) Borrowings from banks	46	33	43	18	34	13	26
(c) Other demand and time liabilities	1	3	1	1	1	1	1
<b>II. Liabilities to others in India</b>	<b>38246</b>	<b>38994</b>	<b>38867</b>	<b>39138</b>	<b>39738</b>	<b>40046</b>	<b>40923</b>
(a) Aggregate deposits	36588	37243	37230	37452	38193	38465	39113
(i) Demand deposits	5005	5155	5176	5249	5387	5517	5796
(ii) Time Deposits	31583	32088	32054	32203	32806	32948	33317
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	468	555	439	500	337	364	406
(c) Other demand and time liabilities	1190	1196	1198	1186	1208	1217	1404
<b>III. Assets with the banking system</b>	<b>3327</b>	<b>3355</b>	<b>3858</b>	<b>3369</b>	<b>3577</b>	<b>3516</b>	<b>3790</b>
Money at call and short notice	447	699	962	668	912	723	597
<b>IV. Cash in hand</b>	<b>324</b>	<b>339</b>	<b>701</b>	<b>369</b>	<b>370</b>	<b>368</b>	<b>374</b>
<b>V. Investment in India</b>	<b>15439</b>	<b>15164</b>	<b>15442</b>	<b>15804</b>	<b>16376</b>	<b>16689</b>	<b>16660</b>
(a) Government securities	15101	14832	15108	15442	16016	16349	16338
(b) Other approved securities	338	332	334	362	360	340	322
<b>VI. Bank Credit</b>	<b>24226</b>	<b>24694</b>	<b>24408</b>	<b>24542</b>	<b>24417</b>	<b>24403</b>	<b>24890</b>
(a) Loans cash credit and overdrafts	23052	23429	23187	23388	23273	23263	23780
(b) Inland bills purchased	314	329	308	314	316	319	332
(c) Inland bills discounted	503	553	512	406	382	377	316
(d) Foreign bills purchased	25	27	26	26	21	22	25
(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 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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>Scheduled Urban Co-operative Banks</b>						
<b>No. of Reporting Banks</b>	<b>55</b>	<b>55</b>	<b>55</b>	<b>55</b>	<b>55</b>	<b>55</b>
<b>I. Liabilities to the banking system</b>	<b>1603</b>	<b>1635</b>	<b>1624</b>	<b>1630</b>	<b>1651</b>	<b>1760</b>
(a) Demand and time deposits from banks	1575	1567	1582	1612	1631	1727
(b) Borrowings from banks	23	68	37	18	20	33
(c) Other demand and time liabilities	5	—	5	—	—	—
<b>II. Liabilities to others in India</b>	<b>40522</b>	<b>40631</b>	<b>40479</b>	<b>41217</b>	<b>41251</b>	<b>43211</b>
(a) Aggregate deposits	38784	38833	38806	39426	39397	41330
(i) Demand deposits	5739	5736	5713	5885	5857	6496
(ii) Time Deposits	33045	33097	33093	33541	33540	34834
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	451	496	612	506	563	461
(c) Other demand and time liabilities	1287	1302	1061	1285	1291	1420
<b>III. Assets with the banking system</b>	<b>4075</b>	<b>3796</b>	<b>3501</b>	<b>3872</b>	<b>3676</b>	<b>4088</b>
Money at call and short notice	827	1010	693	1010	710	383
<b>IV. Cash in hand</b>	<b>405</b>	<b>399</b>	<b>424</b>	<b>351</b>	<b>337</b>	<b>386</b>
<b>V. Investment in India</b>	<b>16372</b>	<b>16305</b>	<b>16485</b>	<b>16460</b>	<b>16388</b>	<b>16252</b>
(a) Government securities	16059	15991	16182	16151	16093	15960
(b) Other approved securities	313	314	303	309	295	292
<b>VI. Bank Credit</b>	<b>25015</b>	<b>25167</b>	<b>25612</b>	<b>25890</b>	<b>26431</b>	<b>28136</b>
(a) Loans cash credit and overdrafts	23889	24097	24533	24667	25220	26708
(b) Inland bills purchased	317	288	265	349	268	318
(c) Inland bills discounted	300	285	321	364	428	544
(d) Foreign bills purchased	23	24	34	28	30	30
(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 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUPS — 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>Scheduled State Co-operative Banks</b>							
<b>No. of Reporting Banks</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>
<b>I. Liabilities to the banking system</b>	<b>101</b>	<b>12</b>	<b>1044</b>	<b>1038</b>	<b>1072</b>	<b>107</b>	<b>920</b>
(a) Demand and time deposits from banks	—	—	946	931	946	—	912
(b) Borrowings from banks	101	12	98	107	126	107	8
(c) Other demand and time liabilities	—	—	—	—	—	—	—
<b>II. Liabilities to others in India</b>	<b>35154</b>	<b>35378</b>	<b>35220</b>	<b>35134</b>	<b>34561</b>	<b>34631</b>	<b>34498</b>
(a) Aggregate deposits	34112	34296	34086	33822	33565	33525	33315
(i) Demand deposits	2333	2441	2369	2437	2315	2460	2361
(ii) Time Deposits	31779	31855	31717	31385	31250	31065	30954
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	2	82	137	341	1	141	11
(c) Other demand and time liabilities	1040	1000	997	971	995	965	1172
<b>III. Assets with the banking system</b>	<b>4160</b>	<b>4822</b>	<b>4648</b>	<b>4547</b>	<b>4424</b>	<b>4397</b>	<b>4100</b>
Money at call and short notice	2709	3510	3336	3411	2593	2190	2134
<b>IV. Cash in hand</b>	<b>65</b>	<b>71</b>	<b>78</b>	<b>77</b>	<b>79</b>	<b>74</b>	<b>82</b>
<b>V. Investment in India</b>	<b>16574</b>	<b>16855</b>	<b>16524</b>	<b>15945</b>	<b>15893</b>	<b>15649</b>	<b>15587</b>
(a) Government securities	15503	15857	15531	14993	14972	14704	14712
(b) Other approved securities	1071	998	993	952	921	945	875
<b>VI. Bank Credit</b>	<b>34550</b>	<b>34119</b>	<b>34075</b>	<b>34720</b>	<b>35061</b>	<b>35178</b>	<b>35805</b>
(a) Loans cash credit and overdrafts	34535	34106	34062	34708	35048	35168	35794
(b) Inland bills purchased	11	9	7	8	8	7	7
(c) Inland bills discounted	—	—	2	1	2	1	1
(d) Foreign bills purchased	4	4	4	3	3	2	3
(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 — 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>Scheduled State Co-operative Banks</b>						
<b>No. of Reporting Banks</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>
<b>I. Liabilities to the banking system</b>	<b>—</b>	<b>909</b>	<b>970</b>	<b>1004</b>	<b>918</b>	<b>946</b>
(a) Demand and time deposits from banks	—	909	918	940	918	945
(b) Borrowings from banks	—	—	52	64	—	1
(c) Other demand and time liabilities	—	—	—	—	—	—
<b>II. Liabilities to others in India</b>	<b>34781</b>	<b>34214</b>	<b>34374</b>	<b>35143</b>	<b>35226</b>	<b>36789</b>
(a) Aggregate deposits	33043	32892	33315	33615	33684	35431
(i) Demand deposits	2261	2203	2251	2357	2422	2989
(ii) Time Deposits	30782	30689	31064	31258	31262	32442
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	714	321	91	522	601	211
(c) Other demand and time liabilities	1024	1001	968	1006	941	1147
<b>III. Assets with the banking system</b>	<b>4264</b>	<b>4563</b>	<b>4891</b>	<b>4796</b>	<b>4396</b>	<b>5403</b>
Money at call and short notice	2248	2546	2967	3118	2522	3666
<b>IV. Cash in hand</b>	<b>90</b>	<b>74</b>	<b>75</b>	<b>74</b>	<b>74</b>	<b>81</b>
<b>V. Investment in India</b>	<b>16087</b>	<b>15988</b>	<b>16173</b>	<b>15742</b>	<b>15655</b>	<b>15975</b>
(a) Government securities	15234	15151	15353	14923	14853	15187
(b) Other approved securities	853	837	820	819	802	788
<b>VI. Bank Credit</b>	<b>35296</b>	<b>35327</b>	<b>35127</b>	<b>35886</b>	<b>36755</b>	<b>37568</b>
(a) Loans cash credit and overdrafts	35283	35314	35112	35869	36741	37552
(b) Inland bills purchased	10	9	9	9	11	10
(c) Inland bills discounted	1	1	2	4	—	2
(d) Foreign bills purchased	2	3	4	4	3	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.