

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2006-07

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006	Aug 2006	Sep 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Commercial Banks							
No. of Reporting Banks	218	215	214	202	193	190	188
I. Liabilities to the banking system	75165	68580	69753	70610	66676	68071	76483
(a) Demand and time deposits from banks	37078	32442	31438	31764	30596	31557	34166
(b) Borrowings from banks	29197	29183	29722	31341	27912	28557	34760
(c) Other demand and time liabilities	8890	6955	8593	7505	8168	7957	7557
II. Liabilities to others in India	2380973	2405470	2406736	2414330	2462069	2508528	2618137
(a) Aggregate deposits	2109049	2134738	2137009	2143643	2194695	2234011	2311710
(i) Demand deposits	364640	371646	331637	323368	326603	336966	366668
(ii) Time Deposits	1744409	1763092	1805372	1820275	1868092	1897045	1945042
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	83144	79520	77959	86262	82393	84451	84686
(c) Other demand and time liabilities	188780	191212	191768	184425	184981	190066	221741
III. Assets with the banking system	54392	51002	50213	54761	51219	55609	67093
Money at call and short notice	13619	15103	13329	15423	10823	14664	17629
VI. Cash in Hand & Balances with RBI	140106	145534	134874	132531	130896	135405	154340
V. Investment in India	717454	746831	745836	741218	763729	758107	750810
(a) Government securities	700742	729146	728397	723980	747583	741916	734703
(b) Other approved securities	16712	17685	17439	17238	16146	16191	16107
VI. Bank Credit	1507077	1485778	1493433	1521126	1548107	1574027	1661491
(a) Loans, cash credit and overdrafts	1430455	1413205	1421788	1447693	1474425	1500091	1582462
(b) Inland bills purchased	12914	11233	10380	9838	9596	9350	11473
(c) Inland bills discounted	30816	29399	28766	28670	29144	28900	29542
(d) Foreign bills purchased	13075	12309	11991	12626	12490	12656	15096
(e) Foreign bills discounted	19817	19632	20508	22299	22452	23030	22918

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 — 2006-07 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Commercial Banks						
No. of Reporting Banks	185	185	185	185	185	179
I. Liabilities to the banking system	77083	74345	73563	75013	77828	88457
(a) Demand and time deposits from banks	33390	33091	32273	34843	35225	40772
(b) Borrowings from banks	34944	32478	32908	31024	33153	35399
(c) Other demand and time liabilities	8749	8776	8382	9146	9450	12286
II. Liabilities to others in India	2585646	2621817	2644855	2685097	2770510	2936149
(a) Aggregate deposits	2286898	2331273	2344412	2391435	2452643	2608309
(i) Demand deposits	356901	356492	357763	356058	392945	429137
(ii) Time Deposits	1929997	1974781	1986649	2035377	2059698	2179172
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	85348	83476	80218	84040	83720	85836
(c) Other demand and time liabilities	213400	207068	220225	209622	234147	242004
III. Assets with the banking system	62904	59646	62239	62538	63712	77061
Money at call and short notice	18640	17535	17746	13020	16996	18267
VI. Cash in Hand & Balances with RBI	137984	144994	141008	152253	169724	196330
V. Investment in India	757508	764883	751059	756970	769590	790431
(a) Government securities	741275	749167	735305	741495	754247	774980
(b) Other approved securities	16233	15716	15754	15475	15343	15451
VI. Bank Credit	1654090	1683256	1735704	1768964	1813666	1928913
(a) Loans, cash credit and overdrafts	1578331	1607724	1657525	1688795	1733510	1841626
(b) Inland bills purchased	10303	9518	10755	11055	11856	15912
(c) Inland bills discounted	29909	30939	32302	31725	30980	31300
(d) Foreign bills purchased	13575	13314	13398	14400	14868	16139
(e) Foreign bills discounted	21972	21761	21724	22989	22452	23936

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 — 2006-07 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006	Aug 2006	Sep 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Co-operative Banks							
No. of Reporting Banks	71	71	70	70	70	70	70
I. Liabilities to the banking system	2707	2717	2683	2671	2674	2713	2840
(a) Demand and time deposits from banks	2672	2656	2644	2631	2663	2653	2710
(b) Borrowings from banks	35	61	39	40	11	60	130
(c) Other demand and time liabilities	—	—	—	—	—	—	—
II. Liabilities to others in India	80000	78734	78255	78419	79022	79566	79285
(a) Aggregate deposits	76761	75852	75378	75574	76138	76486	75933
(i) Demand deposits	9485	8740	8761	8892	8975	9067	9035
(ii) Time Deposits	67276	67112	66617	66682	67163	67419	66898
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	672	532	563	640	628	741	979
(c) Other demand and time liabilities	2567	2350	2314	2205	2256	2339	2373
III. Assets with the banking system	9490	9215	9100	9366	9771	9223	9024
Money at call and short notice	4049	4264	3876	3466	3460	3119	3150
IV. Cash in Hand & Balances with RBI	5013	4597	4429	4413	4546	4597	4490
V. Investment in India	32227	32115	32221	32152	32221	32357	31266
(a) Government securities	31147	31036	31170	31123	31202	31339	30273
(b) Other approved securities	1080	1079	1051	1029	1019	1018	993
VI. Bank Credit	65704	64477	63509	64054	64589	65196	68325
(a) Loans, cash credit and overdrafts	64260	63076	62068	62691	63298	63932	66909
(b) Inland bills purchased	328	296	340	315	240	244	258
(c) Inland bills discounted	546	525	515	483	493	478	523
(d) Foreign bills purchased	34	30	39	36	35	37	29
(e) Foreign bills discounted	536	550	547	529	523	505	606

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 — 2006-07 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Co-operative Banks						
No. of Reporting Banks	70	70	70	70	70	70
I. Liabilities to the banking system	2723	2960	2788	2778	2788	2996
(a) Demand and time deposits from banks	2626	2676	2701	2715	2727	2848
(b) Borrowings from banks	95	284	87	63	61	133
(c) Other demand and time liabilities	2	—	—	—	—	15
II. Liabilities to others in India	79171	78790	79747	80962	80880	86641
(a) Aggregate deposits	75979	75817	76288	77683	77562	82744
(i) Demand deposits	9308	8969	9034	9275	9379	10812
(ii) Time Deposits	66671	66848	67254	68408	68183	71932
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	707	599	1034	731	914	1074
(c) Other demand and time liabilities	2485	2374	2425	2548	2404	2823
III. Assets with the banking system	9435	9451	9590	9189	8700	9862
Money at call and short notice	3674	3958	3493	3292	3557	4494
IV. Cash in Hand & Balances with RBI	4663	4474	4497	4838	4951	6234
V. Investment in India	31407	31118	30781	30953	30804	29818
(a) Government securities	30403	30101	29779	29963	29822	28788
(b) Other approved securities	1004	1017	1002	990	982	1030
VI. Bank Credit	68162	68694	70215	72052	73344	77419
(a) Loans, cash credit and overdrafts	66769	67327	68814	70627	71842	75635
(b) Inland bills purchased	268	263	276	299	346	495
(c) Inland bills discounted	517	499	525	507	560	634
(d) Foreign bills purchased	27	41	30	35	30	32
(e) Foreign bills discounted	581	564	570	584	566	623

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 — 2006-07 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006	Aug 2006	Sep 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Banks							
No. of Reporting Banks	289	286	284	272	263	260	258
I. Liabilities to the banking system	77872	71297	72436	73280	69350	70786	79323
(a) Demand and time deposits from banks	39750	35098	34082	34394	33259	34211	36876
(b) Borrowings from banks	29232	29244	29761	31381	27923	28617	34890
(c) Other demand and time liabilities	8890	6955	8593	7505	8168	7958	7557
II. Liabilities to others in India	2460972	2484204	2484992	2492748	2541093	2588095	2697423
(a) Aggregate deposits	2185809	2210590	2212387	2219216	2270835	2310497	2387643
(i) Demand deposits	374125	380386	340398	332260	335579	346033	375703
(ii) Time Deposits	1811684	1830204	1871989	1886956	1935256	1964464	2011940
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	83816	80052	78522	86902	83021	85193	85665
(c) Other demand and time liabilities	191347	193562	194083	186630	187237	192405	224115
III. Assets with the banking system	63882	60216	59313	64128	60991	64832	76116
Money at call and short notice	17669	19367	17206	18889	14284	17783	20779
IV. Cash in Hand & Balances with RBI	145119	150133	139303	136944	135442	140002	158830
V. Investment in India	749681	778945	778057	773371	795951	790463	782075
(a) Government securities	731889	760182	759567	755103	778786	773255	764975
(b) Other approved securities	17792	18763	18490	18268	17165	17208	17100
VI. Bank Credit	1572780	1550254	1556943	1585182	1612698	1639221	1729816
(a) Loans, cash credit and overdrafts	1494715	1476281	1483856	1510385	1537724	1564023	1649371
(b) Inland bills purchased	13242	11529	10720	10153	9837	9593	11731
(c) Inland bills discounted	31362	29923	29281	29154	29637	29378	30065
(d) Foreign bills purchased	13108	12339	12030	12662	12525	12693	15125
(e) Foreign bills discounted	20353	20182	21056	22828	22975	23534	23524

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 — 2006-07 (Concl'd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Banks						
No. of Reporting Banks	255	255	255	255	255	249
I. Liabilities to the banking system	79805	77305	76351	77791	80616	91453
(a) Demand and time deposits from banks	36016	35767	34974	37558	37953	43620
(b) Borrowings from banks	35038	32762	32995	31087	33213	35532
(c) Other demand and time liabilities	8751	8776	8382	9146	9450	12301
II. Liabilities to others in India	2664816	2700606	2724602	2766060	2851391	3022790
(a) Aggregate deposits	2362876	2407089	2420700	2469118	2530205	2691053
(i) Demand deposits	366208	365461	366797	365333	402324	439949
(ii) Time Deposits	1996668	2041628	2053903	2103785	2127881	2251104
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	86055	84075	81252	84771	84634	86910
(c) Other demand and time liabilities	215885	209442	222650	212171	236552	244827
III. Assets with the banking system	72338	69097	71829	71729	72414	86922
Money at call and short notice	22314	21493	21239	16312	20553	22761
IV. Cash in Hand & Balances with RBI	142648	149467	145506	157092	174675	202565
V. Investment in India	788915	796002	781840	787923	800394	820249
(a) Government securities	771678	779268	765084	771458	784069	803768
(b) Other approved securities	17237	16734	16756	16465	16325	16481
VI. Bank Credit	1722251	1751950	1805921	1841016	1887009	2006331
(a) Loans, cash credit and overdrafts	1645100	1675051	1726339	1759422	1805351	1917260
(b) Inland bills purchased	10571	9781	11032	11354	12202	16408
(c) Inland bills discounted	30427	31438	32828	32232	31540	31933
(d) Foreign bills purchased	13601	13355	13427	14435	14898	16171
(e) Foreign bills discounted	22552	22325	22295	23573	23018	24559

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