

**TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 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)
<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>18757</b>	<b>12977</b>	<b>13830</b>	<b>10804</b>	<b>10533</b>	<b>10895</b>	<b>11418</b>
(a) Demand and time deposits from banks	13391	10583	10017	8907	9006	9258	8804
(b) Borrowings from banks	592	493	947	398	201	320	1095
(c) Other demand and time liabilities	4774	1901	2866	1499	1326	1317	1519
<b>II. Liabilities to others in India</b>	<b>574399</b>	<b>568513</b>	<b>573466</b>	<b>570964</b>	<b>581636</b>	<b>583783</b>	<b>610432</b>
(a) Aggregate deposits	501864	493854	498736	501965	510821	516389	528258
(i) Demand deposits	71366	65384	61069	57446	58553	57754	63149
(ii) Time Deposits	430498	428470	437667	444519	452268	458635	465109
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	618	741	491	591	551	693	592
(c) Other demand and time liabilities	71917	73918	74239	68408	70264	66701	81582
<b>III. Assets with the banking system</b>	<b>15682</b>	<b>9112</b>	<b>8916</b>	<b>10984</b>	<b>9972</b>	<b>12410</b>	<b>13778</b>
Money at call and short notice	6227	3700	2893	3661	1662	4157	4830
<b>IV. Cash in hand</b>	<b>2451</b>	<b>2318</b>	<b>2521</b>	<b>2393</b>	<b>2335</b>	<b>2362</b>	<b>2876</b>
<b>V. Investment in India</b>	<b>203723</b>	<b>195676</b>	<b>202125</b>	<b>192696</b>	<b>206894</b>	<b>193269</b>	<b>185854</b>
(a) Government securities	199089	191042	197491	188051	202250	188625	181222
(b) Other approved securities	4634	4634	4634	4645	4644	4644	4632
<b>VI. Bank Credit</b>	<b>351110</b>	<b>346723</b>	<b>346270</b>	<b>350542</b>	<b>354611</b>	<b>362349</b>	<b>378263</b>
(a) Loans, cash credit and overdrafts	329116	324810	325179	329588	333758	342468	357436
(b) Inland bills purchased	3827	4589	4370	4162	3951	3461	3610
(c) Inland bills discounted	12459	11716	10983	10863	11025	10831	11207
(d) Foreign bills purchased	792	760	693	733	632	544	698
(e) Foreign bills discounted	4916	4848	5045	5196	5245	5045	5312

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 GROUP — 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)
<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>12398</b>	<b>12025</b>	<b>13146</b>	<b>12303</b>	<b>13027</b>	<b>14925</b>
(a) Demand and time deposits from banks	9824	9024	10603	10031	10045	13061
(b) Borrowings from banks	595	1437	1152	835	1760	627
(c) Other demand and time liabilities	1979	1564	1391	1437	1222	1237
<b>II. Liabilities to others in India</b>	<b>609549</b>	<b>602214</b>	<b>608618</b>	<b>621866</b>	<b>632421</b>	<b>665748</b>
(a) Aggregate deposits	530485	526348	529453	548769	555775	585444
(i) Demand deposits	64132	60969	62222	65692	67064	85358
(ii) Time Deposits	466353	465379	467231	483077	488711	500086
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	492	544	578	546	716	413
(c) Other demand and time liabilities	78572	75322	78587	72551	75930	79891
<b>III. Assets with the banking system</b>	<b>15159</b>	<b>11418</b>	<b>12581</b>	<b>12771</b>	<b>12656</b>	<b>12913</b>
Money at call and short notice	6212	3514	3974	1418	4382	3905
<b>IV. Cash in hand</b>	<b>2589</b>	<b>2439</b>	<b>2488</b>	<b>2475</b>	<b>2496</b>	<b>2960</b>
<b>V. Investment in India</b>	<b>186781</b>	<b>185931</b>	<b>177572</b>	<b>182735</b>	<b>179838</b>	<b>184994</b>
(a) Government securities	182156	181317	172958	178133	175247	180595
(b) Other approved securities	4625	4614	4614	4602	4591	4399
<b>VI. Bank Credit</b>	<b>383387</b>	<b>390065</b>	<b>406310</b>	<b>412916</b>	<b>424186</b>	<b>444171</b>
(a) Loans, cash credit and overdrafts	362410	368683	383613	388865	400243	419313
(b) Inland bills purchased	3744	3711	4309	4879	5079	5836
(c) Inland bills discounted	11357	11778	12252	11915	11759	11115
(d) Foreign bills purchased	631	712	785	818	800	773
(e) Foreign bills discounted	5245	5181	5351	6439	6305	7134

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 GROUP — 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)
<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>32101</b>	<b>30469</b>	<b>29095</b>	<b>30036</b>	<b>28622</b>	<b>29716</b>	<b>31336</b>
(a) Demand and time deposits from banks	15729	14465	13821	15090	13781	14351	14491
(b) Borrowings from banks	14256	13936	13138	12884	12687	13043	14676
(c) Other demand and time liabilities	2116	2068	2136	2062	2154	2322	2169
<b>II. Liabilities to others in India</b>	<b>1131454</b>	<b>1113207</b>	<b>1118169</b>	<b>1135320</b>	<b>1164366</b>	<b>1184590</b>	<b>1247275</b>
(a) Aggregate deposits	1021567	1004345	1013641	1029894	1056868	1073223	1130363
(i) Demand deposits	152746	136055	132966	133041	136036	136913	157750
(ii) Time Deposits	868821	868290	880675	896853	920832	936310	972613
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	49341	46817	46532	46865	48068	48633	48458
(c) Other demand and time liabilities	60546	62045	57996	58561	59430	62734	68454
<b>III. Assets with the banking system</b>	<b>13925</b>	<b>13847</b>	<b>13984</b>	<b>16176</b>	<b>14292</b>	<b>16323</b>	<b>23265</b>
Money at call and short notice	4243	5825	6382	7380	5015	6274	8124
<b>VI. Cash in hand</b>	<b>5532</b>	<b>5173</b>	<b>5444</b>	<b>5465</b>	<b>5321</b>	<b>5669</b>	<b>5058</b>
<b>V. Investment in India</b>	<b>323393</b>	<b>336748</b>	<b>340991</b>	<b>345980</b>	<b>347382</b>	<b>352138</b>	<b>350406</b>
(a) Government securities	314141	327551	331808	336915	338373	343160	341609
(b) Other approved securities	9252	9197	9183	9065	9009	8978	8797
<b>VI. Bank Credit</b>	<b>717470</b>	<b>694516</b>	<b>697121</b>	<b>712446</b>	<b>734720</b>	<b>746010</b>	<b>796918</b>
(a) Loans, cash credit and overdrafts	684262	663574	666919	681866	702984	714124	761279
(b) Inland bills purchased	5733	4147	3544	3373	3421	3612	5348
(c) Inland bills discounted	8577	8316	8207	7813	8121	7880	7926
(d) Foreign bills purchased	9560	9008	8982	9352	9492	9584	11510
(e) Foreign bills discounted	9338	9471	9469	10042	10702	10810	10855

**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 GROUP — 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)
<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>32166</b>	<b>30487</b>	<b>32364</b>	<b>29733</b>	<b>31995</b>	<b>34161</b>
(a) Demand and time deposits from banks	14612	14877	14774	14843	14659	17705
(b) Borrowings from banks	14801	12942	14959	12360	14831	13939
(c) Other demand and time liabilities	2753	2668	2631	2530	2505	2517
<b>II. Liabilities to others in India</b>	<b>1227867</b>	<b>1247523</b>	<b>1261621</b>	<b>1280133</b>	<b>1304808</b>	<b>1388628</b>
(a) Aggregate deposits	1110655	1132867	1139245	1157916	1170498	1261964
(i) Demand deposits	148435	144728	146495	147738	151600	178830
(ii) Time Deposits	962220	988139	992750	1010178	1018898	1083134
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	49484	47871	45959	49466	49970	47129
(c) Other demand and time liabilities	67728	66785	76417	72751	84340	79535
<b>III. Assets with the banking system</b>	<b>19654</b>	<b>20158</b>	<b>20721</b>	<b>17996</b>	<b>17478</b>	<b>23224</b>
Money at call and short notice	7803	9570	9315	6218	6519	9584
<b>VI. Cash in hand</b>	<b>6946</b>	<b>5697</b>	<b>5540</b>	<b>5636</b>	<b>5634</b>	<b>6301</b>
<b>V. Investment in India</b>	<b>359643</b>	<b>364197</b>	<b>359286</b>	<b>358941</b>	<b>362103</b>	<b>364117</b>
(a) Government securities	350846	355412	350546	350305	353559	355664
(b) Other approved securities	8797	8785	8740	8636	8544	8453
<b>VI. Bank Credit</b>	<b>783794</b>	<b>797343</b>	<b>816564</b>	<b>838145</b>	<b>851994</b>	<b>916769</b>
(a) Loans, cash credit and overdrafts	749995	764130	782728	802965	815962	876773
(b) Inland bills purchased	3955	3451	4054	3752	4244	7013
(c) Inland bills discounted	8490	8922	9203	9636	9523	10919
(d) Foreign bills purchased	10506	10178	10058	10693	11356	11657
(e) Foreign bills discounted	10848	10662	10521	11099	10909	10407

**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 GROUP — 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)
<b>Regional Rural Banks</b>							
<b>No. of Reporting Banks</b>	<b>133</b>	<b>130</b>	<b>129</b>	<b>117</b>	<b>108</b>	<b>105</b>	<b>104</b>
<b>I. Liabilities to the banking system</b>	<b>498</b>	<b>472</b>	<b>389</b>	<b>434</b>	<b>385</b>	<b>374</b>	<b>371</b>
(a) Demand and time deposits from banks	111	95	98	98	94	78	78
(b) Borrowings from banks	321	307	215	255	217	206	201
(c) Other demand and time liabilities	66	70	76	81	74	90	92
<b>II. Liabilities to others in India</b>	<b>65957</b>	<b>70474</b>	<b>70812</b>	<b>71382</b>	<b>72209</b>	<b>73147</b>	<b>75993</b>
(a) Aggregate deposits	64195	68314	68642	69269	70212	71137	73907
(i) Demand deposits	17355	17220	16685	17044	17043	17131	18500
(ii) Time Deposits	46840	51094	51957	52225	53169	54006	55407
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	6	9	3	4	6	4	5
(c) Other demand and time liabilities	1756	2151	2167	2109	1991	2006	2081
<b>III. Assets with the banking system</b>	<b>14188</b>	<b>14828</b>	<b>15016</b>	<b>14972</b>	<b>14666</b>	<b>14712</b>	<b>15738</b>
Money at call and short notice	1392	1873	1917	1941	2181	2411	2301
<b>IV. Cash in hand</b>	<b>1155</b>	<b>795</b>	<b>836</b>	<b>872</b>	<b>804</b>	<b>737</b>	<b>724</b>
<b>V. Investment in India</b>	<b>19050</b>	<b>21655</b>	<b>21761</b>	<b>21775</b>	<b>21813</b>	<b>21669</b>	<b>21710</b>
(a) Government securities	16787	18354	18681	18783	19821	19595	19520
(b) Other approved securities	2263	3301	3080	2992	1992	2074	2190
<b>VI. Bank Credit</b>	<b>36051</b>	<b>38854</b>	<b>39012</b>	<b>39571</b>	<b>40429</b>	<b>41118</b>	<b>43485</b>
(a) Loans, cash credit and overdrafts	36005	38821	38995	39558	40412	41103	43437
(b) Inland bills purchased	33	23	13	9	12	10	40
(c) Inland bills discounted	13	10	4	4	5	5	8
(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 GROUP — 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)
<b>Regional Rural Banks</b>						
<b>No. of Reporting Banks</b>	<b>102</b>	<b>102</b>	<b>102</b>	<b>102</b>	<b>102</b>	<b>96</b>
<b>I. Liabilities to the banking system</b>	<b>341</b>	<b>367</b>	<b>341</b>	<b>368</b>	<b>383</b>	<b>410</b>
(a) Demand and time deposits from banks	71	81	88	102	96	101
(b) Borrowings from banks	182	198	154	168	183	187
(c) Other demand and time liabilities	88	88	99	98	104	122
<b>II. Liabilities to others in India</b>	<b>75069</b>	<b>75716</b>	<b>77038</b>	<b>78191</b>	<b>78988</b>	<b>82903</b>
(a) Aggregate deposits	73019	73737	74889	76046	76753	80742
(i) Demand deposits	17706	17882	17541	17985	18143	19715
(ii) Time Deposits	55313	55855	57348	58061	58610	61027
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	6	1	1	1	6	10
(c) Other demand and time liabilities	2044	1978	2148	2144	2229	2151
<b>III. Assets with the banking system</b>	<b>15003</b>	<b>15485</b>	<b>16790</b>	<b>16503</b>	<b>17552</b>	<b>18486</b>
Money at call and short notice	2541	2243	2451	2266	2535	2718
<b>IV. Cash in hand</b>	<b>804</b>	<b>804</b>	<b>827</b>	<b>835</b>	<b>841</b>	<b>1100</b>
<b>V. Investment in India</b>	<b>21853</b>	<b>21821</b>	<b>22050</b>	<b>22156</b>	<b>22279</b>	<b>22119</b>
(a) Government securities	19503	19961	20106	20376	20495	19946
(b) Other approved securities	2350	1860	1944	1780	1784	2173
<b>VI. Bank Credit</b>	<b>43787</b>	<b>44353</b>	<b>45021</b>	<b>45718</b>	<b>46196</b>	<b>48043</b>
(a) Loans, cash credit and overdrafts	43725	44334	45000	45685	46163	47979
(b) Inland bills purchased	57	15	13	22	28	50
(c) Inland bills discounted	5	4	8	11	5	14
(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 GROUP — 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)
<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>27</b>
<b>I. Liabilities to the banking system</b>	<b>16084</b>	<b>15343</b>	<b>18290</b>	<b>18849</b>	<b>17321</b>	<b>17600</b>	<b>19903</b>
(a) Demand and time deposits from banks	7546	7034	7276	7385	7306	7585	10053
(b) Borrowings from banks	6751	6530	9209	9567	8049	8029	7729
(c) Other demand and time liabilities	1787	1779	1805	1897	1966	1986	2121
<b>II. Liabilities to others in India</b>	<b>462140</b>	<b>491700</b>	<b>477115</b>	<b>480812</b>	<b>490842</b>	<b>507734</b>	<b>524314</b>
(a) Aggregate deposits	409517	441596	424914	424362	437262	450292	457017
(i) Demand deposits	81483	99895	73901	75958	75599	83618	87072
(ii) Time Deposits	328034	341701	351013	348404	361663	366674	369945
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	16388	15774	15993	20624	17741	17710	18230
(c) Other demand and time liabilities	36235	34330	36208	35826	35839	39732	49067
<b>III. Assets with the banking system</b>	<b>6574</b>	<b>8095</b>	<b>6364</b>	<b>7116</b>	<b>6200</b>	<b>6141</b>	<b>8574</b>
Money at call and short notice	1494	3326	1697	2086	1478	841	2013
<b>IV. Cash in hand</b>	<b>3579</b>	<b>2894</b>	<b>3106</b>	<b>3049</b>	<b>3092</b>	<b>3580</b>	<b>4919</b>
<b>V. Investment in India</b>	<b>129899</b>	<b>150180</b>	<b>138961</b>	<b>135534</b>	<b>140523</b>	<b>144051</b>	<b>143657</b>
(a) Government securities	129406	149697	138490	135069	140094	143627	143239
(b) Other approved securities	493	483	471	465	429	424	418
<b>VI. Bank Credit</b>	<b>304227</b>	<b>304731</b>	<b>307213</b>	<b>312920</b>	<b>313586</b>	<b>316743</b>	<b>332538</b>
(a) Loans, cash credit and overdrafts	291649	293652	296195	302021	302611	305646	321025
(b) Inland bills purchased	2173	1407	1325	1254	1192	1238	1442
(c) Inland bills discounted	7117	6463	6582	6543	6660	6728	6614
(d) Foreign bills purchased	1560	1473	1484	1449	1428	1453	1556
(e) Foreign bills discounted	1728	1736	1627	1653	1695	1678	1901

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 GROUP — 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)
<b>Other Scheduled Commercial Banks</b>						
<b>No. of Reporting Banks</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>
<b>I. Liabilities to the banking system</b>	<b>20205</b>	<b>22331</b>	<b>18762</b>	<b>21548</b>	<b>20695</b>	<b>19199</b>
(a) Demand and time deposits from banks	8346	8620	6354	9562	9942	9566
(b) Borrowings from banks	9757	11428	10073	9595	8210	6573
(c) Other demand and time liabilities	2102	2283	2335	2391	2543	3060
<b>II. Liabilities to others in India</b>	<b>512655</b>	<b>526104</b>	<b>526623</b>	<b>537949</b>	<b>572505</b>	<b>613841</b>
(a) Aggregate deposits	447603	461346	464374	475862	507582	534570
(i) Demand deposits	84684	83446	83804	81730	103577	98529
(ii) Time Deposits	362919	377900	380570	394132	404005	436041
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	18416	19060	18335	19113	19034	22778
(c) Other demand and time liabilities	46636	45698	43914	42974	45889	56493
<b>III. Assets with the banking system</b>	<b>7198</b>	<b>6684</b>	<b>7062</b>	<b>7470</b>	<b>8243</b>	<b>9270</b>
Money at call and short notice	1438	1630	1803	2255	2958	1117
<b>IV. Cash in hand</b>	<b>4903</b>	<b>3875</b>	<b>3758</b>	<b>4068</b>	<b>3952</b>	<b>5306</b>
<b>V. Investment in India</b>	<b>141282</b>	<b>142320</b>	<b>142533</b>	<b>144712</b>	<b>150956</b>	<b>162997</b>
(a) Government securities	140891	141933	142146	144325	150601	162642
(b) Other approved securities	391	387	387	387	355	355
<b>VI. Bank Credit</b>	<b>333236</b>	<b>340827</b>	<b>353582</b>	<b>357293</b>	<b>373894</b>	<b>393178</b>
(a) Loans, cash credit and overdrafts	322770	330140	342197	345554	362554	382211
(b) Inland bills purchased	1320	1272	1296	1382	1398	1794
(c) Inland bills discounted	6000	6250	6919	6898	6647	5624
(d) Foreign bills purchased	1312	1357	1361	1693	1588	2084
(e) Foreign bills discounted	1834	1808	1809	1766	1707	1465

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 GROUP — 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)
<b>Foreign Banks</b>							
<b>No. of Reporting Banks</b>	<b>29</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>7727</b>	<b>9320</b>	<b>8148</b>	<b>10486</b>	<b>9815</b>	<b>9488</b>	<b>13455</b>
(a) Demand and time deposits from banks	301	265	226	284	410	286	740
(b) Borrowings from banks	7277	7917	6212	8236	6757	6960	11058
(c) Other demand and time liabilities	149	1138	1710	1966	2648	2242	1657
<b>II. Liabilities to others in India</b>	<b>147021</b>	<b>161576</b>	<b>167175</b>	<b>155854</b>	<b>153017</b>	<b>159275</b>	<b>160123</b>
(a) Aggregate deposits	111904	126629	131077	118153	119532	122970	122166
(i) Demand deposits	41689	53092	47017	39879	39372	41550	40197
(ii) Time Deposits	70215	73537	84060	78274	80160	81420	81969
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	16791	16178	14940	18179	16028	17412	17400
(c) Other demand and time liabilities	18326	18769	21158	19522	17457	18893	20557
<b>III. Assets with the banking system</b>	<b>4026</b>	<b>5120</b>	<b>5933</b>	<b>5514</b>	<b>6088</b>	<b>6023</b>	<b>5738</b>
Money at call and short notice	264	379	440	355	487	981	362
<b>IV. Cash in hand</b>	<b>329</b>	<b>387</b>	<b>408</b>	<b>430</b>	<b>391</b>	<b>408</b>	<b>416</b>
<b>V. Investment in India</b>	<b>41391</b>	<b>42574</b>	<b>41998</b>	<b>45234</b>	<b>47117</b>	<b>46979</b>	<b>49184</b>
(a) Government securities	41320	42503	41927	45163	47046	46908	49113
(b) Other approved securities	71	71	71	71	71	71	71
<b>VI. Bank Credit</b>	<b>98220</b>	<b>100953</b>	<b>103817</b>	<b>105649</b>	<b>104764</b>	<b>107807</b>	<b>110286</b>
(a) Loans, cash credit and overdrafts	89423	92347	94500	94660	94661	96750	99284
(b) Inland bills purchased	1148	1067	1128	1040	1021	1028	1033
(c) Inland bills discounted	2650	2894	2989	3448	3334	3457	3788
(d) Foreign bills purchased	1163	1068	833	1092	938	1075	1331
(e) Foreign bills discounted	3836	3577	4367	5409	4810	5497	4850

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 GROUP — 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)
<b>Foreign Banks</b>						
<b>No. of Reporting Banks</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>11972</b>	<b>9134</b>	<b>8949</b>	<b>11061</b>	<b>11728</b>	<b>19762</b>
(a) Demand and time deposits from banks	536	490	454	305	483	339
(b) Borrowings from banks	9609	6473	6570	8066	8169	14073
(c) Other demand and time liabilities	1827	2171	1925	2690	3076	5350
<b>II. Liabilities to others in India</b>	<b>160505</b>	<b>170263</b>	<b>170955</b>	<b>166959</b>	<b>181788</b>	<b>185029</b>
(a) Aggregate deposits	125135	136976	136451	132843	142036	145589
(i) Demand deposits	41943	49467	47702	42914	52561	46706
(ii) Time Deposits	83192	87509	88749	89929	89475	98883
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	16950	16001	15345	14914	13993	15506
(c) Other demand and time liabilities	18420	17286	19159	19202	25759	23934
<b>III. Assets with the banking system</b>	<b>5890</b>	<b>5902</b>	<b>5085</b>	<b>7798</b>	<b>7780</b>	<b>13167</b>
Money at call and short notice	645	578	203	863	601	943
<b>IV. Cash in hand</b>	<b>485</b>	<b>431</b>	<b>434</b>	<b>445</b>	<b>476</b>	<b>441</b>
<b>V. Investment in India</b>	<b>47949</b>	<b>50615</b>	<b>49619</b>	<b>48426</b>	<b>54415</b>	<b>56202</b>
(a) Government securities	47879	50545	49549	48356	54345	56132
(b) Other approved securities	70	70	70	70	70	70
<b>VI. Bank Credit</b>	<b>109886</b>	<b>110669</b>	<b>114229</b>	<b>114894</b>	<b>117398</b>	<b>126752</b>
(a) Loans, cash credit and overdrafts	99431	100437	103988	105727	108588	115349
(b) Inland bills purchased	1227	1070	1083	1020	1108	1220
(c) Inland bills discounted	4057	3986	3921	3265	3046	3628
(d) Foreign bills purchased	1126	1067	1194	1197	1125	1624
(e) Foreign bills discounted	4045	4109	4043	3685	3531	4931

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 GROUP — 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)
<b>Scheduled Urban Co-operative Banks</b>							
<b>No. of Reporting Banks</b>	<b>55</b>	<b>55</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>54</b>
<b>I. Liabilities to the banking system</b>	<b>1760</b>	<b>1753</b>	<b>1721</b>	<b>1709</b>	<b>1702</b>	<b>1754</b>	<b>1887</b>
(a) Demand and time deposits from banks	1727	1693	1683	1670	1691	1694	1762
(b) Borrowings from banks	33	60	38	39	11	60	125
(c) Other demand and time liabilities	—	—	—	—	—	—	—
<b>II. Liabilities to others in India</b>	<b>43211</b>	<b>42536</b>	<b>42797</b>	<b>43159</b>	<b>44015</b>	<b>44429</b>	<b>44528</b>
(a) Aggregate deposits	41330	40685	41002	41364	42208	42437	42751
(i) Demand deposits	6496	6220	6316	6459	6548	6556	6490
(ii) Time Deposits	34834	34465	34686	34905	35660	35881	36261
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	461	531	492	518	446	548	329
(c) Other demand and time liabilities	1420	1320	1303	1277	1361	1444	1448
<b>III. Assets with the banking system</b>	<b>4088</b>	<b>4016</b>	<b>4280</b>	<b>4637</b>	<b>5028</b>	<b>4877</b>	<b>4907</b>
Money at call and short notice	383	574	674	888	989	846	999
<b>IV. Cash in hand</b>	<b>386</b>	<b>335</b>	<b>380</b>	<b>391</b>	<b>400</b>	<b>423</b>	<b>379</b>
<b>V. Investment in India</b>	<b>16252</b>	<b>16164</b>	<b>16361</b>	<b>16341</b>	<b>16554</b>	<b>16759</b>	<b>16698</b>
(a) Government securities	15960	15873	16067	16040	16255	16461	16386
(b) Other approved securities	292	291	294	301	299	298	312
<b>VI. Bank Credit</b>	<b>28136</b>	<b>27882</b>	<b>27586</b>	<b>27582</b>	<b>27605</b>	<b>27841</b>	<b>28833</b>
(a) Loans, cash credit and overdrafts	26708	26491	26152	26227	26322	26587	27426
(b) Inland bills purchased	318	289	335	311	236	237	253
(c) Inland bills discounted	544	523	515	481	490	476	521
(d) Foreign bills purchased	30	29	37	34	34	36	27
(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 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 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)
<b>Scheduled Urban Co-operative Banks</b>						
<b>No. of Reporting Banks</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>54</b>
<b>I. Liabilities to the banking system</b>	<b>1842</b>	<b>1851</b>	<b>1850</b>	<b>1867</b>	<b>1889</b>	<b>1996</b>
(a) Demand and time deposits from banks	1746	1774	1774	1805	1839	1856
(b) Borrowings from banks	94	77	76	62	50	125
(c) Other demand and time liabilities	2	—	—	—	—	15
<b>II. Liabilities to others in India</b>	<b>44829</b>	<b>44682</b>	<b>44934</b>	<b>45860</b>	<b>45914</b>	<b>48446</b>
(a) Aggregate deposits	43066	43097	43132	44120	44212	46200
(i) Demand deposits	6684	6511	6431	6664	6789	6982
(ii) Time Deposits	36382	36586	36701	37456	37423	39218
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	316	243	429	342	299	483
(c) Other demand and time liabilities	1447	1342	1373	1398	1403	1763
<b>III. Assets with the banking system</b>	<b>4991</b>	<b>4742</b>	<b>4417</b>	<b>4441</b>	<b>4567</b>	<b>4868</b>
Money at call and short notice	1152	964	611	660	756	573
<b>IV. Cash in hand</b>	<b>638</b>	<b>419</b>	<b>362</b>	<b>389</b>	<b>377</b>	<b>411</b>
<b>V. Investment in India</b>	<b>16539</b>	<b>16449</b>	<b>16396</b>	<b>16134</b>	<b>16445</b>	<b>16410</b>
(a) Government securities	16216	16113	16079	15829	16140	16109
(b) Other approved securities	323	336	317	305	305	301
<b>VI. Bank Credit</b>	<b>28631</b>	<b>29129</b>	<b>29854</b>	<b>30208</b>	<b>30695</b>	<b>32757</b>
(a) Loans, cash credit and overdrafts	27248	27772	28462	28793	29204	30984
(b) Inland bills purchased	261	257	271	292	337	486
(c) Inland bills discounted	516	498	524	507	560	634
(d) Foreign bills purchased	25	38	27	32	28	30
(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 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 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)
<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>946</b>	<b>963</b>	<b>963</b>	<b>962</b>	<b>972</b>	<b>960</b>	<b>954</b>
(a) Demand and time deposits from banks	945	962	961	961	972	960	948
(b) Borrowings from banks	1	1	2	1	—	—	6
(c) Other demand and time liabilities	—	—	—	—	—	—	—
<b>II. Liabilities to others in India</b>	<b>36789</b>	<b>36197</b>	<b>35459</b>	<b>35259</b>	<b>35007</b>	<b>35137</b>	<b>34757</b>
(a) Aggregate deposits	35431	35166	34376	34209	33930	34049	33181
(i) Demand deposits	2989	2520	2445	2433	2427	2511	2545
(ii) Time Deposits	32442	32646	31931	31776	31503	31538	30636
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	211	1	71	122	182	194	650
(c) Other demand and time liabilities	1147	1030	1012	928	895	894	926
<b>III. Assets with the banking system</b>	<b>5403</b>	<b>5199</b>	<b>4820</b>	<b>4727</b>	<b>4743</b>	<b>4345</b>	<b>4116</b>
Money at call and short notice	3666	3690	3202	2577	2471	2272	2151
<b>IV. Cash in hand</b>	<b>81</b>	<b>85</b>	<b>81</b>	<b>80</b>	<b>82</b>	<b>84</b>	<b>76</b>
<b>V. Investment in India</b>	<b>15975</b>	<b>15949</b>	<b>15860</b>	<b>15812</b>	<b>15667</b>	<b>15597</b>	<b>14568</b>
(a) Government securities	15187	15162	15103	15083	14948	14878	13887
(b) Other approved securities	788	787	757	729	719	719	681
<b>VI. Bank Credit</b>	<b>37568</b>	<b>36596</b>	<b>35923</b>	<b>36471</b>	<b>36986</b>	<b>37354</b>	<b>39491</b>
(a) Loans, cash credit and overdrafts	37552	36585	35916	36464	36977	37345	39484
(b) Inland bills purchased	10	7	5	3	5	6	5
(c) Inland bills discounted	2	2	—	2	3	2	1
(d) Foreign bills purchased	4	2	2	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 GROUP — 2006-07 (Concl.)**

(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)
<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>881</b>	<b>1109</b>	<b>938</b>	<b>912</b>	<b>899</b>	999
(a) Demand and time deposits from banks	880	902	927	911	888	991
(b) Borrowings from banks	1	207	11	1	11	8
(c) Other demand and time liabilities	—	—	—	—	—	—
<b>II. Liabilities to others in India</b>	<b>34342</b>	<b>34108</b>	<b>34813</b>	<b>35103</b>	<b>34967</b>	<b>38194</b>
(a) Aggregate deposits	32913	32720	33156	33564	33351	36544
(i) Demand deposits	2624	2458	2603	2611	2590	3830
(ii) Time Deposits	30289	30262	30553	30953	30761	32714
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	391	356	606	389	615	590
(c) Other demand and time liabilities	1038	1032	1051	1150	1001	1060
<b>III. Assets with the banking system</b>	<b>4444</b>	<b>4707</b>	<b>5172</b>	<b>4748</b>	<b>4133</b>	<b>4995</b>
Money at call and short notice	2522	2994	2882	2631	2801	3921
<b>IV. Cash in hand</b>	<b>104</b>	<b>81</b>	<b>76</b>	<b>74</b>	<b>76</b>	<b>87</b>
<b>V. Investment in India</b>	<b>14868</b>	<b>14670</b>	<b>14385</b>	<b>14819</b>	<b>14359</b>	<b>13408</b>
(a) Government securities	14187	13988	13700	14134	13682	12679
(b) Other approved securities	681	682	685	685	677	729
<b>VI. Bank Credit</b>	<b>39530</b>	<b>39563</b>	<b>40362</b>	<b>41843</b>	<b>42648</b>	<b>44662</b>
(a) Loans, cash credit and overdrafts	39521	39555	40352	41833	42638	44651
(b) Inland bills purchased	7	6	6	7	9	9
(c) Inland bills discounted	1	—	1	—	—	—
(d) Foreign bills purchased	1	2	3	3	1	2
(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.