

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2007-08

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Commerical Banks							
No. of Reporting Banks	179	177	177	177	177	176	175
I. Liabilities to the banking system	88545	87296	82796	75760	77370	77580	86752
(a) Demand and time deposits from banks	40772	37367	35867	33070	36510	34004	38799
(b) Borrowings from banks	35399	33846	28727	27100	24444	28004	30620
(c) Other demand and time liabilities	12374	16083	18202	15590	16416	15572	17333
II. Liabilities to others in India	2940004	2911576	2915827	2969863	3038339	3107396	3222285
(a) Aggregate deposits	2611934	2593165	2610570	2666725	2733492	2776849	2873735
(i) Demand deposits	429731	377672	368394	387833	392520	393893	445604
(ii) Time Deposits	2182203	2215493	2242176	2278892	2340972	2382956	2428131
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	85836	87339	83842	82852	82682	88779	88608
(c) Other demand and time liabilities	242234	231072	221415	220286	222165	241768	259942
III. Assets with the banking system	77442	69866	68917	64908	65246	65660	70524
Money at call and short notice	18267	16023	13378	12344	11536	13497	11790
VI. Cash in Hand & Balances with RBI	196361	206137	201887	196685	228609	238608	272657
V. Investment in India	791516	807467	814399	841199	853959	903792	909153
(a) Government securities	776058	792260	799712	826125	839026	889428	895089
(b) Other approved securities	15458	15207	14687	15074	14933	14364	14064
VI. Bank Credit	1931190	1887837	1883719	1894842	1914053	1962309	2037480
(a) Loans, cash credit and overdrafts	1843871	1808816	1807734	1818308	1835777	1880181	1952739
(b) Inland bills purchased	15919	12096	11476	11101	11511	12338	13150
(c) Inland bills discounted	31314	30706	30107	30269	32061	32767	33154
(d) Foreign bills purchased	16142	13747	13050	12825	12800	11964	13725
(e) Foreign bills discounted	23944	22472	21352	22339	21904	25059	24712

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2007-08 (Contd.)

Items	(Amount in Rs. crore)					
	As on the last reporting Friday of					
	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Commerical Banks						
No. of Reporting Banks	175	175	172	172	172	170
I. Liabilities to the banking system	79526	79245	75091	86288	83656	98153
(a) Demand and time deposits from banks	35405	36049	36118	39436	39852	46778
(b) Borrowings from banks	24026	25255	20958	24203	26869	32996
(c) Other demand and time liabilities	20095	17941	18015	22649	16935	18379
II. Liabilities to others in India	3228520	3270437	3304493	3426609	3492805	3601799
(a) Aggregate deposits	2880163	2922000	2937789	3024263	3088254	3196940
(i) Demand deposits	409895	435116	437710	455550	459769	524310
(ii) Time Deposits	2470268	2486884	2500079	2568713	2628485	2672630
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	89170	88936	96049	95569	109173	106504
(c) Other demand and time liabilities	259187	259501	270655	306777	295378	298355
III. Assets with the banking system	76184	76788	74729	86414	81734	90876
Money at call and short notice	13816	13426	10391	16735	11716	19925
VI. Cash in Hand & Balances with RBI	242470	244812	250740	270836	272002	275166
V. Investment in India	947138	963156	935935	953499	988424	971714
(a) Government securities	933342	949519	922525	940297	975404	958661
(b) Other approved securities	13796	13637	13410	13202	13020	13053
VI. Bank Credit	2026708	2072745	2124491	2165563	2254760	2361913
(a) Loans, cash credit and overdrafts	1943132	1987751	2037481	2074673	2160613	2261576
(b) Inland bills purchased	10653	10543	10427	11182	11488	12594
(c) Inland bills discounted	32305	33975	34227	36089	38071	40553
(d) Foreign bills purchased	13561	13137	12637	13576	14939	16499
(e) Foreign bills discounted	27057	27339	29719	30043	29649	30691

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Co-operative Banks							
No. of Reporting Banks	70	69	69	69	69	69	69
I. Liabilities to the banking system	2996	3003	2951	2957	2930	3475	3464
(a) Demand and time deposits from banks	2848	2888	2884	2898	2893	3445	3439
(b) Borrowings from banks	133	114	66	59	35	30	24
(c) Other demand and time liabilities	15	1	1	-	2	-	1
II. Liabilities to others in India	86641	86254	86215	88185	89253	90199	92056
(a) Aggregate deposits	82744	81779	81797	83632	85322	86588	88024
(i) Demand deposits	10812	9430	9401	9559	9609	9973	10054
(ii) Time Deposits	71932	72349	72396	74073	75713	76615	77970
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1074	1638	1745	1604	1323	961	1117
(c) Other demand and time liabilities	2823	2837	2673	2949	2608	2650	2915
III. Assets with the banking system	9862	9763	9482	10026	10092	9997	10598
Money at call and short notice	4494	3891	3837	3574	3469	3805	3794
IV. Cash in Hand & Balances with RBI	6234	6005	6121	6663	6623	7064	7480
V. Investment in India	29818	29716	29445	28959	29145	31387	31744
(a) Government securities	28788	28814	28408	27903	28103	30271	30565
(b) Other approved securities	1030	902	1037	1056	1042	1116	1179
VI. Bank Credit	77419	76671	76773	77362	77693	79066	80088
(a) Loans, cash credit and overdrafts	75635	74956	75138	75832	76176	77513	78494
(b) Inland bills purchased	495	425	390	331	323	381	404
(c) Inland bills discounted	634	629	625	623	620	620	631
(d) Foreign bills purchased	32	47	46	24	28	27	24
(e) Foreign bills discounted	623	614	574	552	546	525	535

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2007- 08 (Contd.)

Items	(Amount in Rs. crore)					
	As on the last reporting Friday of					
	Oct 2007 (8)	Nov 2007 (9)	Dec 2007 (10)	Jan 2008 (11)	Feb 2008 (12)	Mar 2008 (13)
All Scheduled Co-operative Banks						
No. of Reporting Banks	69	69	69	69	69	69
I. Liabilities to the banking system	3387	3339	3349	3397	3526	3570
(a) Demand and time deposits from banks	3372	3311	3307	3371	3505	3527
(b) Borrowings from banks	14	27	41	22	16	38
(c) Other demand and time liabilities	1	1	1	4	5	5
II. Liabilities to others in India	92782	94390	96592	99986	101789	104606
(a) Aggregate deposits	89483	90473	92412	96005	97440	100135
(i) Demand deposits	10279	10372	10331	11398	11121	11620
(ii) Time Deposits	79204	80101	82081	84607	86319	88515
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	481	970	1054	814	1424	1208
(c) Other demand and time liabilities	2818	2947	3126	3167	2925	3263
III. Assets with the banking system	11840	11833	12329	13504	12151	12534
Money at call and short notice	4751	4856	5429	6772	5770	5841
IV. Cash in Hand & Balances with RBI	7135	7885	8141	8316	8990	8348
V. Investment in India	32485	32962	33181	33552	33578	34238
(a) Government securities	31451	31935	32157	32528	32592	33238
(b) Other approved securities	1034	1027	1024	1024	986	1000
VI. Bank Credit	79115	80170	80126	80587	81220	85732
(a) Loans, cash credit and overdrafts	77462	78505	78438	78959	79573	83894
(b) Inland bills purchased	396	367	383	377	349	394
(c) Inland bills discounted	674	720	736	684	725	846
(d) Foreign bills purchased	26	37	31	25	26	36
(e) Foreign bills discounted	557	541	538	542	547	562

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Banks							
No. of Reporting Banks	249	246	246	246	246	245	244
I. Liabilities to the banking system	91541	90299	85747	78717	80299	81055	90215
(a) Demand and time deposits from banks	43620	40255	38751	35968	39403	37449	42238
(b) Borrowings from banks	35532	33960	28793	27158	24479	28034	30644
(c) Other demand and time liabilities	12389	16084	18203	15591	16417	15572	17333
II. Liabilities to others in India	3026644	2997830	3002043	3058047	3127592	3197595	3314341
(a) Aggregate deposits	2694678	2674944	2692367	2750356	2818815	2863437	2961759
(i) Demand deposits	440543	387102	377795	397391	402129	403866	455658
(ii) Time Deposits	2254135	2287842	2314572	2352965	2416686	2459571	2506101
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	86910	88977	85588	84456	84004	89740	89725
(c) Other demand and time liabilities	245056	233909	224088	223235	224773	244418	262857
III. Assets with the banking system	87304	79629	78398	74933	75337	75655	81122
Money at call and short notice	22761	19914	17215	15917	15005	17302	15585
IV. Cash in Hand & Balances with RBI	202595	212143	208008	203347	235232	245672	280137
V. Investment in India	821334	837183	843844	870158	883105	935180	940898
(a) Government securities	804846	821074	828119	854028	867129	919699	925654
(b) Other approved securities	16488	16109	15725	16130	15976	15481	15244
VI. Bank Credit	2008609	1964507	1960492	1972204	1991747	2041375	2117567
(a) Loans, cash credit and overdrafts	1919506	1883772	1882872	1894140	1911953	1957694	2031232
(b) Inland bills purchased	16414	12521	11866	11432	11834	12719	13554
(c) Inland bills discounted	31948	31335	30732	30892	32682	33388	33785
(d) Foreign bills purchased	16174	13793	13096	12849	12828	11990	13749
(e) Foreign bills discounted	24567	23086	21926	22891	22450	25584	25247

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2007- 08 (Concl'd.)

Items	(Amount in Rs. crore)					
	As on the last reporting Friday of					
	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Banks						
No. of Reporting Banks	244	244	241	241	241	239
I. Liabilities to the banking system	82912	82583	78438	89683	87182	101725
(a) Demand and time deposits from banks	38777	39360	39424	42806	43357	50306
(b) Borrowings from banks	24040	25282	20999	24224	26885	33034
(c) Other demand and time liabilities	20095	17941	18015	22653	16940	18385
II. Liabilities to others in India	3321303	3364826	3401085	3526596	3594593	3706404
(a) Aggregate deposits	2969646	3012472	3030201	3120268	3185695	3297074
(i) Demand deposits	420174	445487	448041	466948	470891	535930
(ii) Time Deposits	2549472	2566985	2582160	2653320	2714804	2761144
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	89652	89906	97103	96383	110596	107712
(c) Other demand and time liabilities	262005	262448	273781	309945	298302	301618
III. Assets with the banking system	88025	88622	87058	99917	93886	103410
Money at call and short notice	18568	18282	15820	23507	17486	25766
IV. Cash in Hand & Balances with RBI	249606	252697	258881	279152	280993	283514
V. Investment in India	979623	996118	969116	987051	1022002	1005952
(a) Government securities	964793	981454	954682	972825	1007996	991899
(b) Other approved securities	14830	14664	14434	14226	14006	14053
VI. Bank Credit	2105825	2152916	2204618	2246150	2335981	2447646
(a) Loans, cash credit and overdrafts	2020595	2066256	2115920	2153632	2240187	2345470
(b) Inland bills purchased	11049	10910	10810	11559	11837	12988
(c) Inland bills discounted	32979	34695	34963	36773	38797	41400
(d) Foreign bills purchased	13588	13174	12668	13601	14965	16535
(e) Foreign bills discounted	27614	27881	30257	30585	30195	31253

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.