

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2008-09

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2008	Apr 2008	May 2008	Jun 2008	Jul 2008	Aug 2008	Sep 2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Commerical Banks							
No. of Reporting Banks	170	167	165	166	166	165	165
I. Liabilities to the banking system	98153	87836	91769	92438	100822	103738	106293
(a) Demand and time deposits from banks	46778	42925	41735	41524	39675	39736	42327
(b) Borrowings from banks	32996	28891	26315	25599	30167	33900	29064
(c) Other demand and time liabilities	18379	16020	23719	25315	30980	30102	34902
II. Liabilities to others in India	3601799	3591914	3629426	3651753	3684989	3779760	3848200
(a) Aggregate deposits	3196940	3201372	3237430	3252142	3292748	3386836	3439327
(i) Demand deposits	524310	461549	451609	446679	445342	469247	498899
(ii) Time Deposits	2672630	2739823	2785821	2805463	2847406	2917589	2940428
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	106504	101132	104075	105389	101491	106461	112404
(c) Other demand and time liabilities	298355	289410	287921	294222	290750	286463	296469
III. Assets with the banking system	90876	79828	86581	89080	91242	98047	103185
Money at call and short notice	19925	14109	11668	11663	12700	18034	15602
VI. Cash in Hand & Balances with RBI	275166	272742	282095	301303	321246	332445	341783
V. Investment in India	971714	1018104	1022293	1004766	982097	1015797	984558
(a) Government securities	958661	1005299	1009481	991906	969728	1003990	972265
(b) Other approved securities	13053	12805	12812	12860	12369	11807	12293
VI. Bank Credit	2361913	2325135	2361207	2393238	2407307	2460754	2551026
(a) Loans, cash credit and overdrafts	2261576	2226308	2260885	2293347	2308465	2358105	2444734
(b) Inland bills purchased	12594	12340	12170	11687	11805	12075	13118
(c) Inland bills discounted	40553	40921	41766	43062	43793	43540	43436
(d) Foreign bills purchased	16499	15820	16257	15298	17872	17880	19416
(e) Foreign bills discounted	30691	29746	30129	29844	25372	29154	30322

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 - 2008-09 (Contd.)

Items	(Amount in Rs. crore)					
	As on the last reporting Friday of					
	Oct 2008 (8)	Nov 2008 (9)	Dec 2008 (10)	Jan 2009 (11)	Feb 2009 (12)	Mar 2009 (13)
All Scheduled Commercial Banks						
No. of Reporting Banks	164	165	164	165	165	166
I. Liabilities to the banking system	121991	118626	101717	95272	102158	100115
(a) Demand and time deposits from banks	44799	45971	45335	44271	44138	48855
(b) Borrowings from banks	36390	28926	27168	25595	27901	29487
(c) Other demand and time liabilities	40802	43729	29214	25406	30119	21773
II. Liabilities to others in India	3906419	3924582	3955431	4087545	4152350	4255566
(a) Aggregate deposits	3489126	3516497	3548475	3668374	3734739	3834110
(i) Demand deposits	464137	443221	438449	462461	475791	523085
(ii) Time Deposits	3024989	3073276	3110026	3205913	3258948	3311025
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	113931	111566	111719	114178	115244	113936
(c) Other demand and time liabilities	303362	296519	295237	304993	302367	307520
III. Assets with the banking system	123329	121312	103705	105897	118622	122572
Money at call and short notice	20234	16405	14072	15599	19998	15038
VI. Cash in Hand & Balances with RBI	233603	234275	231128	218286	215788	258475
V. Investment in India	1055599	1067608	1082764	1168305	1186557	1166410
(a) Government securities	1043116	1056364	1071831	1158338	1176105	1155786
(b) Other approved securities	12483	11244	10933	9967	10452	10624
VI. Bank Credit	2615981	2633181	2643735	2637780	2667928	2775549
(a) Loans, cash credit and overdrafts	2512190	2534842	2548093	2545620	2573670	2675677
(b) Inland bills purchased	13333	12916	12957	12790	11619	11714
(c) Inland bills discounted	42324	38578	38402	38011	40759	43157
(d) Foreign bills purchased	18388	17997	17470	16380	16432	18522
(e) Foreign bills discounted	29746	28848	26813	24979	25448	26479

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 - 2008-09 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2008	Apr 2008	May 2008	Jun 2008	Jul 2008	Aug 2008	Sep 2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Co-operative Banks							
No. of Reporting Banks	69	69	69	69	69	69	69
I. Liabilities to the banking system	3570	4234	3929	3940	3863	3736	3747
(a) Demand and time deposits from banks	3527	4229	3912	3897	3836	3728	3719
(b) Borrowings from banks	38	3	15	42	25	6	26
(c) Other demand and time liabilities	5	2	2	1	2	2	2
II. Liabilities to others in India	104606	108039	107762	108076	109653	112141	111568
(a) Aggregate deposits	100135	103236	103807	104025	105093	107045	105824
(i) Demand deposits	11620	11807	11573	11428	11531	11885	11656
(ii) Time Deposits	88515	91429	92234	92597	93562	95160	94168
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1208	1556	744	801	1115	1537	1999
(c) Other demand and time liabilities	3263	3247	3211	3250	3445	3559	3745
III. Assets with the banking system	12534	13262	12539	12131	13932	14259	15592
Money at call and short notice	5841	6719	6220	5859	5597	5269	5420
IV. Cash in Hand & Balances with RBI	8348	9079	9591	9655	10466	10695	10773
V. Investment in India	34238	35527	36497	37531	37168	37728	36112
(a) Government securities	33238	34507	35429	36511	36159	36626	35069
(b) Other approved securities	1000	1020	1068	1020	1009	1102	1043
VI. Bank Credit	85732	85384	84412	83445	83673	84936	86605
(a) Loans, cash credit and overdrafts	83894	83482	82589	81740	81858	82860	84371
(b) Inland bills purchased	394	403	451	357	398	526	754
(c) Inland bills discounted	846	927	805	783	864	985	898
(d) Foreign bills purchased	36	40	48	44	41	30	33
(e) Foreign bills discounted	562	532	519	521	512	535	549

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 - 2008-09 (Contd.)

Items	(Amount in Rs. crore)					
	As on the last reporting Friday of					
	Oct 2008 (8)	Nov 2008 (9)	Dec 2008 (10)	Jan 2009 (11)	Feb 2009 (12)	Mar 2009 (13)
All Scheduled Co-operative Banks						
No. of Reporting Banks	69	69	69	69	69	69
I. Liabilities to the banking system	3980	4538	4515	4268	4213	4303
(a) Demand and time deposits from banks	3620	4180	4162	4219	4182	4279
(b) Borrowings from banks	359	356	351	46	27	17
(c) Other demand and time liabilities	1	2	2	3	4	7
II. Liabilities to others in India	111998	111631	111651	115997	119032	124102
(a) Aggregate deposits	107260	107217	107836	111296	114116	118494
(i) Demand deposits	11759	11126	10933	10736	10817	11706
(ii) Time Deposits	95501	96091	96903	100560	103299	106788
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	832	873	332	1080	1251	1419
(c) Other demand and time liabilities	3906	3541	3483	3621	3665	4189
III. Assets with the banking system	17548	18511	18124	17998	22690	24975
Money at call and short notice	7759	8202	7841	7430	9778	11257
IV. Cash in Hand & Balances with RBI	7647	7105	6994	6698	6605	7223
V. Investment in India	36655	37003	36867	39279	38728	39134
(a) Government securities	35580	35871	35752	38108	37537	37670
(b) Other approved securities	1075	1132	1115	1171	1191	1464
VI. Bank Credit	84407	83125	83438	84281	84619	84005
(a) Loans, cash credit and overdrafts	82198	80838	81161	82235	82576	81901
(b) Inland bills purchased	635	636	727	760	726	756
(c) Inland bills discounted	967	1067	991	807	892	830
(d) Foreign bills purchased	32	46	26	27	30	129
(e) Foreign bills discounted	575	538	533	452	395	389

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 - 2008-09 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2008	Apr 2008	May 2008	Jun 2008	Jul 2008	Aug 2008	Sep 2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Banks							
No. of Reporting Banks	239	236	234	235	235	234	234
I. Liabilities to the banking system	101725	92072	95698	96378	104685	107475	110040
(a) Demand and time deposits from banks	50306	47154	45647	45421	43511	43465	46046
(b) Borrowings from banks	33034	28895	26330	25641	30192	33906	29090
(c) Other demand and time liabilities	18385	16023	23721	25316	30982	30104	34904
II. Liabilities to others in India	3706404	3699953	3737187	3759831	3794642	3891899	3959768
(a) Aggregate deposits	3297074	3304608	3341236	3356168	3397841	3493881	3545151
(i) Demand deposits	535930	473356	463181	458108	456873	481132	510555
(ii) Time Deposits	2761144	2831252	2878055	2898060	2940968	3012749	3034596
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	107712	102688	104819	106190	102606	107997	114403
(c) Other demand and time liabilities	301618	292657	291132	297473	294195	290021	300214
III. Assets with the banking system	103410	93090	99120	101213	105174	112307	118777
Money at call and short notice	25766	20829	17889	17522	18297	23303	21022
IV. Cash in Hand & Balances with RBI	283514	281822	291686	310959	331712	343140	352557
V. Investment in India	1005952	1053631	1058790	1042296	1019264	1053525	1020670
(a) Government securities	991899	1039806	1044910	1028417	1005886	1040616	1007334
(b) Other approved securities	14053	13825	13880	13879	13378	12909	13336
VI. Bank Credit	2447646	2410517	2445619	2476683	2490980	2545691	2637631
(a) Loans, cash credit and overdrafts	2345470	2309789	2343474	2375087	2390323	2440965	2529105
(b) Inland bills purchased	12988	12742	12621	12044	12203	12601	13872
(c) Inland bills discounted	41400	41848	42571	43845	44657	44525	44334
(d) Foreign bills purchased	16535	15860	16305	15342	17913	17911	19449
(e) Foreign bills discounted	31253	30278	30648	30365	25884	29689	30871

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 - 2008-09 (Concl'd.)

Items	(Amount in Rs. crore)					
	As on the last reporting Friday of					
	Oct 2008 (8)	Nov 2008 (9)	Dec 2008 (10)	Jan 2009 (11)	Feb 2009 (12)	Mar 2009 (13)
All Scheduled Banks						
No. of Reporting Banks	233	234	233	234	234	235
I. Liabilities to the banking system	125971	123164	106232	99540	106370	104418
(a) Demand and time deposits from banks	48419	50151	49497	48490	48319	53134
(b) Borrowings from banks	36749	29282	27519	25641	27928	29504
(c) Other demand and time liabilities	40803	43731	29216	25409	30123	21780
II. Liabilities to others in India	4018417	4036212	4067083	4203542	4271382	4379668
(a) Aggregate deposits	3596386	3623714	3656311	3779670	3848855	3952604
(i) Demand deposits	475895	454347	449382	473197	486608	534791
(ii) Time Deposits	3120491	3169367	3206929	3306473	3362247	3417813
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	114763	112439	112051	115258	116495	115355
(c) Other demand and time liabilities	307268	300059	298721	308614	306032	311709
III. Assets with the banking system	140877	139822	121829	123895	141312	147546
Money at call and short notice	27993	24607	21913	23029	29776	26295
IV. Cash in Hand & Balances with RBI	241250	241380	238123	224984	222393	265699
V. Investment in India	1092254	1104610	1119632	1207584	1225285	1205545
(a) Government securities	1078696	1092234	1107583	1196446	1213641	1193456
(b) Other approved securities	13558	12376	12049	11138	11644	12089
VI. Bank Credit	2700386	2716303	2727172	2722061	2752547	2859553
(a) Loans, cash credit and overdrafts	2594387	2615679	2629253	2627855	2656246	2757577
(b) Inland bills purchased	13968	13551	13684	13550	12344	12470
(c) Inland bills discounted	43292	39645	39393	38818	41651	43987
(d) Foreign bills purchased	18419	18042	17496	16407	16463	18651
(e) Foreign bills discounted	30320	29386	27346	25431	25843	26868

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