

## No. 3: All Scheduled Banks - Business in India

(₹ crore)

| Last Reporting Friday<br>(in case of March)/<br>Last Friday | 1990-91         | 2008-09          | 2009-10          | 2010             |                  |                  |                  |                  |                  | 2011             |                  |
|---|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|   |                 |                  |                  | Feb.             | Aug.             | Sep.             | Oct.             | Nov.             | Dec.             | Jan.             | Feb. (P)         |
| 1   | 2               | 3                | 4                | 5                | 6                | 7                | 8                | 9                | 10               | 11               | 12               |
| Number of Reporting Banks                                   | 299             | 235              | 232              | 233              | 232              | 232              | 232              | 232              | 232              | 232              | 232              |
| <b>Liabilities to the Banking System (1)</b>                | <b>6,673</b>    | <b>1,04,419</b>  | <b>1,05,729</b>  | <b>85,407</b>    | <b>97,999</b>    | <b>1,00,551</b>  | <b>1,04,358</b>  | <b>94,188</b>    | <b>1,09,232</b>  | <b>1,01,776</b>  | <b>1,07,330</b>  |
| Demand and Time Deposits from Banks (2)                     | 5,598           | 53,134           | 67,371           | 58,466           | 64,624           | 69,339           | 67,603           | 65,537           | 72,193           | 69,757           | 73,692           |
| Borrowings from Banks (3)                                   | 998             | 29,504           | 32,376           | 21,081           | 26,290           | 22,408           | 29,649           | 21,591           | 27,962           | 25,056           | 26,536           |
| Other Demand and Time Liabilities (4)                       | 77              | 21,780           | 5,983            | 5,860            | 7,085            | 8,804            | 7,106            | 7,061            | 9,076            | 6,963            | 7,103            |
| <b>Liabilities to Others (1)</b>                            | <b>2,13,125</b> | <b>43,79,668</b> | <b>50,76,365</b> | <b>49,59,653</b> | <b>52,77,917</b> | <b>53,12,314</b> | <b>55,95,776</b> | <b>54,06,828</b> | <b>55,85,424</b> | <b>55,90,284</b> | <b>56,92,660</b> |
| <b>Aggregate Deposits (5)</b>                               | <b>1,99,643</b> | <b>39,52,603</b> | <b>46,35,225</b> | <b>45,07,439</b> | <b>48,18,590</b> | <b>48,55,659</b> | <b>51,11,128</b> | <b>49,38,902</b> | <b>51,31,115</b> | <b>51,32,602</b> | <b>52,28,920</b> |
| Demand  | 34,823          | 5,34,791         | 6,60,446         | 5,85,521         | 6,19,972         | 6,34,153         | 7,55,709         | 6,08,998         | 6,60,487         | 6,05,493         | 6,15,240         |
| Time (5)  | 1,64,820        | 34,17,813        | 39,74,778        | 39,21,919        | 41,98,618        | 42,21,506        | 43,55,418        | 43,29,904        | 44,70,629        | 45,27,110        | 46,13,680        |
| Borrowings (6)  | 645             | 1,15,355         | 1,06,191         | 1,07,063         | 1,30,188         | 1,20,954         | 1,10,885         | 1,38,684         | 1,19,511         | 1,25,774         | 1,25,992         |
| Other Demand and Time Liabilities (4)                       | 12,838          | 3,11,709         | 3,34,950         | 3,45,151         | 3,29,139         | 3,35,701         | 3,73,763         | 3,29,242         | 3,34,798         | 3,31,907         | 3,37,748         |
| <b>Borrowings from Reserve Bank (7)</b>                     | <b>3,483</b>    | <b>11,728</b>    | <b>42</b>        | <b>240</b>       | <b>895</b>       | <b>2,346</b>     | <b>5,642</b>     | <b>4,653</b>     | <b>5,078</b>     | <b>4,468</b>     | <b>3,426</b>     |
| Against Usance Bills / Promissory Notes                     | -               | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                |
| Others (8)  | 3,483           | 11,728           | 42               | 240              | 895              | 2,346            | 5,642            | 4,653            | 5,078            | 4,468            | 3,426            |
| <b>Cash in Hand and Balances with Reserve Bank</b>          | <b>25,995</b>   | <b>2,65,699</b>  | <b>3,16,120</b>  | <b>3,15,624</b>  | <b>3,35,472</b>  | <b>3,31,248</b>  | <b>3,90,774</b>  | <b>3,52,287</b>  | <b>3,55,942</b>  | <b>3,32,135</b>  | <b>3,56,426</b>  |
| Cash in Hand  | 1,847           | 20,825           | 26,296           | 27,340           | 29,867           | 30,891           | 32,102           | 32,001           | 34,298           | 32,905           | 31,777           |
| Balances with Reserve Bank (9)                              | 24,147          | 2,44,874         | 2,89,824         | 2,88,284         | 3,05,605         | 3,00,357         | 3,58,672         | 3,20,286         | 3,21,644         | 2,99,231         | 3,24,649         |

See "Notes on Tables"

## No. 3: All Scheduled Banks - Business in India (Concl'd.)

(₹ crore)

| Last Reporting Friday<br>(in case of March)/<br>Last Friday | 1990-91         | 2008-09          | 2009-10          | 2010             |                  |                  |                  |                  |                  | 2011             |                  |
|---|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|   |                 |                  |                  | Feb.             | Aug.             | Sep.             | Oct.             | Nov.             | Dec.             | Jan.             | Feb. (P)         |
| 1   | 2               | 3                | 4                | 5                | 6                | 7                | 8                | 9                | 10               | 11               | 12               |
| <b>Assets with the Banking System</b>                       | <b>6,848</b>    | <b>1,47,546</b>  | <b>1,66,945</b>  | <b>1,30,372</b>  | <b>1,42,012</b>  | <b>1,43,645</b>  | <b>1,49,039</b>  | <b>1,34,828</b>  | <b>1,53,303</b>  | <b>1,39,208</b>  | <b>1,49,723</b>  |
| Balances with Other Banks                                   | 3,347           | 59,896           | 70,372           | 61,441           | 52,831           | 55,661           | 54,116           | 52,348           | 61,349           | 54,887           | 58,517           |
| In Current Account  | 1,926           | 13,280           | 14,853           | 12,142           | 9,913            | 10,772           | 10,926           | 10,032           | 12,433           | 10,580           | 10,561           |
| In Other Accounts   | 1,421           | 46,616           | 55,520           | 49,299           | 42,919           | 44,889           | 43,191           | 42,316           | 48,916           | 44,306           | 47,956           |
| Money at Call and Short Notice                              | 2,201           | 26,295           | 33,135           | 26,281           | 25,761           | 24,756           | 29,593           | 21,881           | 27,046           | 24,643           | 25,713           |
| Advances to Banks (10)                                      | 902             | 3,215            | 10,149           | 3,100            | 6,628            | 4,826            | 4,829            | 4,511            | 7,915            | 6,367            | 6,859            |
| Other Assets  | 398             | 58,140           | 53,289           | 39,550           | 56,792           | 58,403           | 60,501           | 56,088           | 56,993           | 53,312           | 58,635           |
| <b>Investment</b>   | <b>76,831</b>   | <b>12,05,544</b> | <b>14,37,770</b> | <b>14,31,649</b> | <b>15,30,283</b> | <b>15,26,932</b> | <b>15,06,219</b> | <b>15,17,685</b> | <b>14,98,396</b> | <b>15,32,831</b> | <b>15,34,858</b> |
| Government Securities (11)                                  | 51,086          | 11,93,456        | 14,28,470        | 14,22,070        | 15,23,173        | 15,20,095        | 14,99,756        | 15,11,496        | 14,92,497        | 15,27,274        | 15,29,006        |
| Other Approved Securities                                   | 25,746          | 12,089           | 9,300            | 9,579            | 7,110            | 6,837            | 6,462            | 6,188            | 5,898            | 5,557            | 5,852            |
| <b>Bank Credit</b>  | <b>1,25,575</b> | <b>28,59,554</b> | <b>33,37,548</b> | <b>31,82,779</b> | <b>34,54,737</b> | <b>35,28,024</b> | <b>36,31,931</b> | <b>36,74,709</b> | <b>38,75,670</b> | <b>38,50,203</b> | <b>39,25,734</b> |
| Loans, Cash-credits and Overdrafts                          | 1,14,982        | 27,57,577        | 32,12,787        | 30,66,382        | 33,31,033        | 34,02,086        | 35,05,120        | 35,44,052        | 37,36,221        | 37,12,403        | 37,82,473        |
| Inland Bills-Purchased                                      | 3,532           | 12,470           | 12,686           | 12,234           | 10,829           | 11,356           | 11,383           | 11,618           | 14,326           | 13,489           | 13,594           |
| Inland Bills-Discounted                                     | 2,409           | 43,987           | 63,322           | 59,086           | 64,395           | 63,479           | 66,596           | 69,145           | 71,007           | 69,884           | 73,658           |
| Foreign Bills-Purchased                                     | 2,788           | 18,651           | 16,205           | 17,406           | 16,452           | 17,167           | 17,340           | 17,483           | 19,035           | 18,426           | 18,683           |
| Foreign Bills-Discounted                                    | 1,864           | 26,868           | 32,548           | 27,670           | 32,028           | 33,937           | 31,492           | 32,412           | 35,081           | 36,001           | 37,326           |
| Cash-Deposit Ratio  | 13.0            | 6.7              | 6.8              | 7.0              | 7.0              | 6.8              | 7.6              | 7.1              | 6.9              | 6.5              | 6.8              |
| Investment-Deposit Ratio                                    | 38.5            | 30.5             | 31.0             | 31.8             | 31.8             | 31.4             | 29.5             | 30.7             | 29.2             | 29.9             | 29.4             |
| Credit-Deposit Ratio  | 62.9            | 72.3             | 72.0             | 70.6             | 71.7             | 72.7             | 71.1             | 74.4             | 75.5             | 75.0             | 75.1             |