

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

(₹ Billion)

Last Reporting Friday (in case of March)/ Last Friday	1990-91	2010-11	2011-12	2011	2012						
				Oct.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.(P)
	1	2	3	4	5	6	7	8	9	10	11
Number of Reporting Banks	299	232	237	235	237	237	236	236	236	236	236
<b>Liabilities to the Banking System (1)</b>	<b>66.7</b>	<b>1,134.3</b>	<b>1,256.1</b>	<b>1,103.5</b>	<b>1,320.5</b>	<b>1,177.3</b>	<b>1,222.8</b>	<b>1,138.5</b>	<b>1,108.3</b>	<b>1,142.3</b>	<b>1,181.5</b>
Demand and Time Deposits from Banks (2)	56.0	765.3	874.5	726.1	836.8	815.8	834.7	785.1	799.7	832.3	796.4
Borrowings from Banks (3)	10.0	297.7	320.1	277.8	418.3	296.4	319.0	278.5	239.4	238.7	319.3
Other Demand and Time Liabilities (4)	0.8	71.3	61.5	99.6	65.3	65.2	69.1	74.9	69.3	71.3	65.8
<b>Liabilities to Others (1)</b>	<b>2,131.3</b>	<b>58,363.6</b>	<b>66,655.8</b>	<b>63,555.6</b>	<b>67,855.9</b>	<b>68,578.3</b>	<b>69,988.3</b>	<b>69,896.9</b>	<b>71,606.7</b>	<b>72,673.6</b>	<b>71,694.3</b>
<b>Aggregate Deposits (5)</b>	<b>1,996.4</b>	<b>53,551.6</b>	<b>60,777.9</b>	<b>58,009.4</b>	<b>62,252.4</b>	<b>62,588.6</b>	<b>64,086.4</b>	<b>64,258.9</b>	<b>65,253.4</b>	<b>66,722.7</b>	<b>65,802.8</b>
Demand	348.2	6,565.5	6,401.7	5,968.0	6,221.6	6,042.9	6,671.9	6,092.5	6,291.2	7,091.3	6,152.4
Time (5)	1,648.2	46,986.1	54,376.3	52,041.4	56,030.8	56,545.7	57,414.6	58,166.4	58,962.1	59,631.4	59,650.4
Borrowings (6)	6.4	1,332.9	2,083.3	1,945.4	2,087.4	2,223.0	2,048.6	2,002.3	2,368.4	2,134.5	2,200.6
Other Demand and Time Liabilities (4)	128.4	3,479.1	3,794.6	3,600.8	3,516.2	3,766.8	3,853.3	3,635.6	3,984.9	3,816.4	3,690.8
<b>Borrowings from Reserve Bank (7)</b>	<b>34.8</b>	<b>51.1</b>	<b>87.9</b>	<b>37.8</b>	<b>78.5</b>	<b>69.8</b>	<b>71.5</b>	<b>110.5</b>	<b>64.9</b>	<b>189.8</b>	<b>188.4</b>
Against Usance Bills / Promissory Notes	–	–	–	–	–	–	–	–	–	–	–
Others (8)	34.8	51.1	87.9	37.8	78.5	69.8	71.5	110.5	64.9	189.8	188.4
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>259.9</b>	<b>3,589.5</b>	<b>3,687.0</b>	<b>4,026.3</b>	<b>3,723.0</b>	<b>3,634.2</b>	<b>3,761.4</b>	<b>3,713.0</b>	<b>3,836.4</b>	<b>3,989.9</b>	<b>3,671.4</b>
Cash in Hand	18.5	311.1	369.7	417.8	400.5	397.5	421.0	390.8	442.0	464.9	457.3
Balances with Reserve Bank (9)	241.5	3,278.4	3,317.3	3,608.5	3,322.5	3,236.7	3,340.4	3,322.2	3,394.4	3,525.0	3,214.1

See "Notes on Tables"

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

(₹ Billion)

Last Reporting Friday (in case of March)/ Last Friday	1990-91	2010-11	2011-12	2011	2012						
				Oct.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.(P)
	1	2	3	4	5	6	7	8	9	10	11
<b>Assets with the Banking System</b>	<b>68.5</b>	<b>1,758.8</b>	<b>2,040.1</b>	<b>1,774.6</b>	<b>2,226.9</b>	<b>2,111.2</b>	<b>2,198.3</b>	<b>2,082.3</b>	<b>2,006.0</b>	<b>2,160.1</b>	<b>2,109.1</b>
Balances with Other Banks	33.5	628.6	792.1	652.9	828.4	833.3	857.3	865.9	888.3	935.5	931.9
In Current Account	19.3	115.2	117.8	109.4	110.6	114.0	127.2	113.1	130.7	144.4	112.8
In Other Accounts	14.2	513.4	674.3	543.6	717.9	719.3	730.1	752.8	757.6	791.1	819.2
Money at Call and Short Notice	22.0	269.4	356.9	305.1	451.5	347.9	317.5	307.9	284.0	271.4	327.4
Advances to Banks (10)	9.0	129.2	139.6	62.4	144.7	130.1	163.1	124.6	95.2	114.9	84.0
Other Assets	4.0	731.7	751.6	754.2	802.2	800.0	860.4	784.0	738.6	838.3	765.8
<b>Investment</b>	<b>768.3</b>	<b>15,509.1</b>	<b>17,912.9</b>	<b>17,576.0</b>	<b>18,642.8</b>	<b>18,694.1</b>	<b>19,196.3</b>	<b>19,745.9</b>	<b>20,110.7</b>	<b>20,017.3</b>	<b>20,279.4</b>
Government Securities (11)	510.9	15,452.2	17,882.7	17,532.9	18,610.9	18,664.3	19,168.8	19,716.0	20,081.9	19,990.1	20,247.1
Other Approved Securities	257.5	56.9	30.2	43.1	31.9	29.9	27.5	29.9	28.8	27.2	32.3
<b>Bank Credit</b>	<b>1,255.8</b>	<b>40,608.4</b>	<b>47,537.8</b>	<b>42,884.9</b>	<b>47,540.8</b>	<b>48,064.4</b>	<b>49,083.1</b>	<b>48,530.3</b>	<b>49,141.3</b>	<b>50,396.5</b>	<b>49,791.8</b>
Loans, Cash-credits and Overdrafts	1,149.8	39,107.7	45,760.4	41,361.5	45,804.2	46,355.3	47,315.1	46,802.4	47,369.8	48,600.3	48,050.9
Inland Bills-Purchased	35.3	139.7	168.3	136.9	173.4	171.5	178.1	173.4	197.6	227.7	215.9
Inland Bills-Discounted	24.1	810.1	989.6	817.7	972.4	947.4	984.6	984.2	986.8	974.5	936.1
Foreign Bills-Purchased	27.9	186.3	212.7	186.2	200.1	200.2	211.2	188.7	195.0	205.2	193.9
Foreign Bills-Discounted	18.6	364.6	406.7	382.6	390.7	390.0	394.1	381.6	392.2	388.8	395.0
<b>Cash-Deposit Ratio</b>	<b>13.0</b>	<b>6.7</b>	<b>6.1</b>	<b>6.9</b>	<b>6.0</b>	<b>5.8</b>	<b>5.9</b>	<b>5.8</b>	<b>5.9</b>	<b>6.0</b>	<b>5.6</b>
<b>Investment-Deposit Ratio</b>	<b>38.5</b>	<b>29.0</b>	<b>29.5</b>	<b>30.3</b>	<b>29.9</b>	<b>29.9</b>	<b>30.0</b>	<b>30.7</b>	<b>30.8</b>	<b>30.0</b>	<b>30.8</b>
<b>Credit-Deposit Ratio</b>	<b>62.9</b>	<b>75.8</b>	<b>78.2</b>	<b>73.9</b>	<b>76.4</b>	<b>76.8</b>	<b>76.6</b>	<b>75.5</b>	<b>75.3</b>	<b>75.5</b>	<b>75.7</b>