

No. 3: All Scheduled Banks – Business in India

(Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday	1990-91	2008-09	2009-10 (P)	2009					2010		
				Mar.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.(P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting Banks	299	235	233	235	234	234	234	234	233	233	233
<b>Liabilities to the Banking System (1)</b>	<b>6,673</b>	<b>1,04,419</b>	<b>1,02,834</b>	<b>1,04,419</b>	<b>85,036</b>	<b>82,043</b>	<b>76,649</b>	<b>88,386</b>	<b>81,272</b>	<b>85,407</b>	<b>1,02,834</b>
Demand and Time Deposits from Banks (2)	5,598	53,134	66,383	53,134	58,898	53,916	52,240	56,210	57,530	58,466	66,383
Borrowings from Banks (3)	998	29,504	30,487	29,504	19,924	22,409	18,841	26,630	18,199	21,081	30,487
Other Demand and Time Liabilities (4)	77	21,780	5,964	21,780	6,214	5,718	5,568	5,546	5,543	5,860	5,964
<b>Liabilities to Others (1)</b>	<b>2,13,125</b>	<b>43,79,668</b>	<b>50,70,748</b>	<b>43,79,668</b>	<b>46,68,524</b>	<b>47,63,652</b>	<b>47,85,036</b>	<b>47,94,326</b>	<b>48,73,006</b>	<b>49,59,653</b>	<b>50,70,748</b>
<b>Aggregate Deposits (5)</b>	<b>1,99,643</b>	<b>39,52,603</b>	<b>46,28,693</b>	<b>39,52,603</b>	<b>42,49,067</b>	<b>43,19,566</b>	<b>43,34,914</b>	<b>43,53,579</b>	<b>44,39,045</b>	<b>45,07,439</b>	<b>46,28,693</b>
Demand	34,823	5,34,791	6,54,121	5,34,791	5,67,090	5,54,083	5,44,780	5,63,827	5,77,318	5,85,521	6,54,121
Time (5)	1,64,820	34,17,813	39,74,572	34,17,813	36,81,978	37,65,484	37,90,134	37,89,752	38,61,728	39,21,919	39,74,572
Borrowings (6)	645	1,15,355	1,06,372	1,15,355	95,823	1,33,803	1,29,792	1,22,766	1,05,143	1,07,063	1,06,372
Other Demand and Time Liabilities (4)	12,838	3,11,709	3,35,683	3,11,709	3,23,634	3,10,283	3,20,331	3,17,981	3,28,818	3,45,151	3,35,683
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>11,728</b>	<b>42</b>	<b>11,728</b>	<b>–</b>	<b>20</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>240</b>	<b>42</b>
Against Usance Bills / Promissory Notes	–	–	–	–	–	–	–	–	–	–	–
Others (8)	3,483	11,728	42	11,728	–	20	–	–	–	240	42
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>25,995</b>	<b>2,65,699</b>	<b>3,15,845</b>	<b>2,65,699</b>	<b>2,58,069</b>	<b>2,76,231</b>	<b>2,64,277</b>	<b>2,80,602</b>	<b>2,68,387</b>	<b>3,15,624</b>	<b>3,15,845</b>
Cash in Hand	1,847	20,825	26,021	20,825	25,449	26,846	28,413	25,783	26,929	27,340	26,021
Balances with Reserve Bank (9)	24,147	2,44,874	2,89,824	2,44,874	2,32,620	2,49,385	2,35,864	2,54,819	2,41,458	2,88,284	2,89,824

See "Notes on Tables".

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

(Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday	1990-91	2008-09	2009-10(P)	2009					2010		
				Mar.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar. (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>1,59,842</b>	<b>1,47,546</b>	<b>1,24,710</b>	<b>1,16,498</b>	<b>1,13,598</b>	<b>1,32,448</b>	<b>1,20,963</b>	<b>1,30,372</b>	<b>1,59,842</b>
Balances with Other Banks	3,347	59,896	67,324	59,896	60,231	55,070	52,636	58,734	59,052	61,441	67,324
In Current Account	1,926	13,280	13,380	13,280	12,342	10,970	10,871	12,495	11,904	12,142	13,380
In Other Accounts	1,421	46,616	53,944	46,616	47,889	44,100	41,765	46,239	47,148	49,299	53,944
Money at Call and Short Notice	2,201	26,295	28,270	26,295	21,047	25,342	24,029	33,513	23,678	26,281	28,270
Advances to Banks (10)	902	3,215	10,150	3,215	2,662	2,175	2,257	3,354	2,486	3,100	10,150
Other Assets	398	58,140	54,097	58,140	40,770	33,911	34,676	36,847	35,747	39,550	54,097
<b>Investment</b>	<b>76,831</b>	<b>12,05,544</b>	<b>14,33,509</b>	<b>12,05,544</b>	<b>14,18,247</b>	<b>13,96,886</b>	<b>14,30,558</b>	<b>14,11,209</b>	<b>14,52,708</b>	<b>14,31,649</b>	<b>14,33,509</b>
Government Securities (11)	51,086	11,93,456	14,23,426	11,93,456	14,08,431	13,87,564	14,20,952	14,01,184	14,42,801	14,22,070	14,23,426
Other Approved Securities	25,746	12,089	10,083	12,089	9,816	9,322	9,606	10,025	9,907	9,579	10,083
<b>Bank Credit</b>	<b>1,25,575</b>	<b>28,59,554</b>	<b>33,32,159</b>	<b>28,59,554</b>	<b>29,57,035</b>	<b>29,69,500</b>	<b>29,91,459</b>	<b>30,56,482</b>	<b>31,18,352</b>	<b>31,82,779</b>	<b>33,32,159</b>
Loans, Cash-credits and Overdrafts	1,14,982	27,57,577	32,07,570	27,57,577	28,51,807	28,64,825	28,89,173	29,47,518	30,09,034	30,66,382	32,07,570
Inland Bills-Purchased	3,532	12,470	12,464	12,470	11,418	11,051	10,645	11,765	12,028	12,234	12,464
Inland Bills-Discounted	2,409	43,987	63,141	43,987	49,884	52,255	48,359	54,708	56,687	59,086	63,141
Foreign Bills-Purchased	2,788	18,651	16,151	18,651	17,310	16,200	16,766	16,367	15,556	17,406	16,151
Foreign Bills-Discounted	1,864	26,868	32,833	26,868	26,616	25,169	26,516	26,123	25,047	27,670	32,833
Cash-Deposit Ratio	13.0	6.7	6.8	6.7	6.1	6.4	6.1	6.4	6.0	7.0	6.8
Investment-Deposit Ratio	38.5	30.5	31.0	30.5	33.4	32.3	33.0	32.4	32.7	31.8	31.0
Credit-Deposit Ratio	62.9	72.3	72.0	72.3	69.6	68.7	69.0	70.2	70.2	70.6	72.0