

CURRENT  
STATISTICS

Money and  
Banking

No. 3: All Scheduled Banks – Business in India

(Rs. crore)

| Last Reporting Friday<br>(in case of March)/<br>Last Friday | 1990-91         | 2007-08          | 2008-09          | 2009             |                  |                  |                  |                  |                  |                  |                  | 2010 |
|---|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------|
|   |                 |                  |                  | Jan.             | Jul.             | Aug.             | Sep.             | Oct.             | Nov.             | Dec.             | Jan.(P)          |      |
| 1   | 2               | 3                | 4                | 5                | 6                | 7                | 8                | 9                | 10               | 11               | 12               |      |
| Number of Reporting Banks                                   | 299             | 239              | 235              | 234              | 234              | 234              | 234              | 234              | 234              | 234              | 234              |      |
| <b>Liabilities to the Banking System (1)</b>                | <b>6,673</b>    | <b>1,01,724</b>  | <b>1,04,419</b>  | <b>99,540</b>    | 89,546           | <b>92,059</b>    | <b>85,036</b>    | <b>82,043</b>    | <b>76,649</b>    | <b>88,386</b>    | <b>81,751</b>    |      |
| Demand and Time Deposits from Banks (2)                     | 5,598           | 50,306           | 53,134           | 48,490           | 55,117           | 55,813           | 58,898           | 53,916           | 52,240           | 56,210           | 58,177           |      |
| Borrowings from Banks (3)                                   | 998             | 33,034           | 29,504           | 25,641           | 19,799           | 22,782           | 19,924           | 22,409           | 18,841           | 26,630           | 18,003           |      |
| Other Demand and Time Liabilities (4)                       | 77              | 18,385           | 21,780           | 25,409           | 14,631           | 13,464           | 6,214            | 5,718            | 5,568            | 5,546            | 5,571            |      |
| <b>Liabilities to Others (1)</b>                            | <b>2,13,125</b> | <b>37,06,404</b> | <b>43,79,668</b> | <b>42,03,542</b> | <b>46,25,577</b> | <b>46,50,953</b> | <b>46,68,524</b> | <b>47,63,652</b> | <b>47,85,036</b> | <b>47,94,326</b> | <b>48,67,509</b> |      |
| <b>Aggregate Deposits (5)</b>                               | <b>1,99,643</b> | <b>32,97,074</b> | <b>39,52,603</b> | <b>37,79,670</b> | <b>41,98,885</b> | <b>42,09,619</b> | <b>42,49,067</b> | <b>43,19,566</b> | <b>43,34,914</b> | <b>43,53,579</b> | <b>44,34,256</b> |      |
| Demand  | 34,823          | 5,35,930         | 5,34,791         | 4,73,197         | 5,39,919         | 5,49,812         | 5,67,090         | 5,54,083         | 5,44,780         | 5,63,827         | 5,74,923         |      |
| Time (5)  | 1,64,820        | 27,61,144        | 34,17,813        | 33,06,473        | 36,58,966        | 36,59,807        | 36,81,978        | 37,65,484        | 37,90,134        | 37,89,752        | 38,59,333        |      |
| Borrowings (6)  | 645             | 1,07,712         | 1,15,355         | 1,15,258         | 1,04,054         | 1,19,414         | 95,823           | 1,33,803         | 1,29,792         | 1,22,766         | 1,05,183         |      |
| Other Demand and Time Liabilities (4)                       | 12,838          | 3,01,618         | 3,11,709         | 3,08,614         | 3,22,638         | 3,21,920         | 3,23,634         | 3,10,283         | 3,20,331         | 3,17,981         | 3,28,070         |      |
| <b>Borrowings from Reserve Bank (7)</b>                     | <b>3,483</b>    | <b>4,000</b>     | <b>11,728</b>    | <b>6,261</b>     | <b>296</b>       | —                | —                | <b>20</b>        | —                | —                | —                |      |
| Against Usance Bills / Promissory Notes                     | —               | —                | —                | —                | —                | —                | —                | —                | —                | —                | —                |      |
| Others (8)  | 3,483           | 4,000            | 11,728           | 6,261            | 296              | —                | —                | 20               | —                | —                | —                |      |
| <b>Cash in Hand and Balances with Reserve Bank</b>          | <b>25,995</b>   | <b>2,83,514</b>  | <b>2,65,699</b>  | <b>2,24,985</b>  | <b>2,41,116</b>  | <b>2,41,482</b>  | <b>2,58,069</b>  | <b>2,76,231</b>  | <b>2,64,277</b>  | <b>2,80,602</b>  | <b>2,68,224</b>  |      |
| Cash in Hand  | 1,847           | 18,593           | 20,825           | 22,222           | 24,530           | 24,167           | 25,449           | 26,846           | 28,413           | 25,783           | 26,766           |      |
| Balances with Reserve Bank (9)                              | 24,147          | 2,64,921         | 2,44,874         | 2,02,762         | 2,16,586         | 2,17,315         | 2,32,620         | 2,49,385         | 2,35,864         | 2,54,819         | 2,41,458         |      |

See "Notes on Tables".

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

(Rs. crore)

| Last Reporting Friday<br>(in case of March)/<br>Last Friday | 1990-91         | 2007-08          | 2008-09          | 2009             |                  |                  |                  |                  |                  |                  | 2010             |
|---|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|   |                 |                  |                  | Jan.             | Jul.             | Aug.             | Sep.             | Oct.             | Nov.             | Dec.             | Jan. (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>1,03,411</b>  | <b>1,47,546</b>  | <b>1,23,895</b>  | <b>1,25,985</b>  | <b>1,26,118</b>  | <b>1,24,710</b>  | <b>1,16,498</b>  | <b>1,13,598</b>  | <b>1,32,448</b>  | <b>1,18,710</b>  |
| Balances with Other Banks                                   | 3,347           | 41,310           | 59,896           | 48,677           | 57,236           | 55,084           | 60,231           | 55,070           | 52,636           | 58,734           | 59,659           |
| In Current Account  | 1,926           | 16,553           | 13,280           | 11,780           | 11,568           | 11,080           | 12,342           | 10,970           | 10,871           | 12,495           | 11,936           |
| In Other Accounts   | 1,421           | 24,757           | 46,616           | 36,897           | 45,668           | 44,004           | 47,889           | 44,100           | 41,765           | 46,239           | 47,722           |
| Money at Call and Short Notice                              | 2,201           | 25,766           | 26,295           | 23,029           | 21,341           | 23,325           | 21,047           | 25,342           | 24,029           | 33,513           | 21,415           |
| Advances to Banks (10)                                      | 902             | 4,157            | 3,215            | 3,079            | 1,998            | 1,976            | 2,662            | 2,175            | 2,257            | 3,354            | 2,420            |
| Other Assets  | 398             | 32,177           | 58,140           | 49,110           | 45,410           | 45,733           | 40,770           | 33,911           | 34,676           | 36,847           | 35,217           |
| <b>Investment</b>   | <b>76,831</b>   | <b>10,05,952</b> | <b>12,05,544</b> | <b>12,07,584</b> | <b>13,80,324</b> | <b>14,11,565</b> | <b>14,18,247</b> | <b>13,96,886</b> | <b>14,30,558</b> | <b>14,11,209</b> | <b>14,51,904</b> |
| Government Securities (11)                                  | 51,086          | 9,91,899         | 11,93,456        | 11,96,446        | 13,69,489        | 14,00,951        | 14,08,431        | 13,87,564        | 14,20,952        | 14,01,184        | 14,34,457        |
| Other Approved Securities                                   | 25,746          | 14,053           | 12,089           | 11,138           | 10,835           | 10,614           | 9,816            | 9,322            | 9,606            | 10,025           | 17,447           |
| <b>Bank Credit</b>  | <b>1,25,575</b> | <b>24,47,646</b> | <b>28,59,554</b> | <b>27,22,061</b> | <b>28,86,311</b> | <b>28,88,410</b> | <b>29,57,035</b> | <b>29,69,500</b> | <b>29,91,459</b> | <b>30,56,482</b> | <b>31,15,780</b> |
| Loans, Cash-credits and Overdrafts                          | 1,14,982        | 23,45,470        | 27,57,577        | 26,27,855        | 27,89,002        | 27,89,439        | 28,51,807        | 28,64,825        | 28,89,173        | 29,47,518        | 30,06,867        |
| Inland Bills-Purchased                                      | 3,532           | 12,988           | 12,470           | 13,550           | 11,939           | 11,184           | 11,418           | 11,051           | 10,645           | 11,765           | 12,072           |
| Inland Bills-Discounted                                     | 2,409           | 41,400           | 43,987           | 38,818           | 46,034           | 46,261           | 49,884           | 52,255           | 48,359           | 54,708           | 56,322           |
| Foreign Bills-Purchased                                     | 2,788           | 16,535           | 18,651           | 16,407           | 15,650           | 15,495           | 17,310           | 16,200           | 16,766           | 16,367           | 15,525           |
| Foreign Bills-Discounted                                    | 1,864           | 31,253           | 26,868           | 25,431           | 23,685           | 26,031           | 26,616           | 25,169           | 26,516           | 26,123           | 24,992           |
| Cash-Deposit Ratio  | 13.0            | 8.6              | 6.7              | 6.0              | 5.7              | 5.7              | 6.1              | 6.4              | 6.1              | 6.4              | 6.0              |
| Investment-Deposit Ratio                                    | 38.5            | 30.5             | 30.5             | 31.9             | 32.9             | 33.5             | 33.4             | 32.3             | 33.0             | 32.4             | 32.7             |
| Credit-Deposit Ratio  | 62.9            | 74.2             | 72.3             | 72.0             | 68.7             | 68.6             | 69.6             | 68.7             | 69.0             | 70.2             | 70.3             |