

No. 3: All Scheduled Banks – Business in India

(₹ crore)

Last Reporting Friday (in case of March)/ Last Friday	1990-91	2008-09	2009-10	2009	2010						
					Jul.	Jan.	Feb.	Mar.	Apr.	May	Jun.
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting Banks	299	235	232	234	233	233	232	233	233	234	234
<b>Liabilities to the Banking System (1)</b>	<b>6,673</b>	<b>1,04,419</b>	<b>1,05,729</b>	<b>89,546</b>	<b>81,272</b>	<b>85,407</b>	<b>1,05,729</b>	<b>93,587</b>	<b>95,311</b>	<b>99,784</b>	<b>1,03,321</b>
Demand and Time Deposits from Banks (2)	5,598	53,134	67,371	55,117	57,530	58,466	67,371	63,757	63,625	65,517	65,477
Borrowings from Banks (3)	998	29,504	32,376	19,799	18,199	21,081	32,376	22,272	24,379	27,126	30,590
Other Demand and Time Liabilities (4)	77	21,780	5,983	14,631	5,543	5,860	5,983	7,558	7,307	7,140	7,254
<b>Liabilities to Others (1)</b>	<b>2,13,125</b>	<b>43,79,668</b>	<b>50,76,365</b>	<b>46,25,577</b>	<b>48,73,006</b>	<b>49,59,653</b>	<b>50,76,365</b>	<b>51,82,746</b>	<b>51,83,093</b>	<b>51,61,355</b>	<b>52,54,881</b>
<b>Aggregate Deposits (5)</b>	<b>1,99,643</b>	<b>39,52,603</b>	<b>46,35,225</b>	<b>41,98,885</b>	<b>44,39,045</b>	<b>45,07,439</b>	<b>46,35,225</b>	<b>47,05,144</b>	<b>47,15,624</b>	<b>47,05,121</b>	<b>47,84,337</b>
Demand	34,823	5,34,791	6,60,446	5,39,919	5,77,318	5,85,521	6,60,446	6,12,983	6,22,329	6,04,585	6,33,227
Time (5)	1,64,820	34,17,813	39,74,778	36,58,966	38,61,728	39,21,919	39,74,778	40,92,160	40,93,295	41,00,536	41,51,110
Borrowings (6)	645	1,15,355	1,06,191	1,04,054	1,05,143	1,07,063	1,06,191	1,29,416	1,33,525	1,23,114	1,29,886
Other Demand and Time Liabilities (4)	12,838	3,11,709	3,34,950	3,22,638	3,28,818	3,45,151	3,34,950	3,48,187	3,33,944	3,33,120	3,40,658
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>11,728</b>	<b>42</b>	<b>296</b>	<b>–</b>	<b>240</b>	<b>42</b>	<b>–</b>	<b>–</b>	<b>2,373</b>	<b>2,041</b>
Against Usance Bills / Promissory Notes	–	–	–	–	–	–	–	–	–	–	–
Others (8)	3,483	11,728	42	296	–	240	42	–	–	2,373	2,041
<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>2,41,116</b>	<b>2,68,387</b>	<b>3,15,624</b>	<b>3,16,120</b>	<b>3,50,109</b>	<b>3,48,561</b>	<b>3,46,058</b>	<b>3,39,115</b>
Cash in Hand	1,847	20,825	26,296	24,530	26,929	27,340	26,296	29,045	28,881	29,039	30,022
Balances with Reserve Bank (9)	24,147	2,44,874	2,89,824	2,16,586	2,41,458	2,88,284	2,89,824	3,21,064	3,19,680	3,17,019	3,09,093

See "Notes on Tables"

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

(₹ crore)

Last Reporting Friday (in case of March)/ Last Friday	1990-91	2008-09	2009-10	2009	2010						
					Jul.	Jan.	Feb.	Mar.	Apr.	May	Jun.
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>1,25,985</b>	<b>1,20,963</b>	<b>1,30,372</b>	<b>1,66,945</b>	<b>1,44,853</b>	<b>1,40,749</b>	<b>1,51,837</b>	<b>1,46,962</b>
Balances with Other Banks	3,347	59,896	70,372	57,236	59,052	61,441	70,372	63,278	57,435	61,282	55,047
In Current Account	1,926	13,280	14,853	11,568	11,904	12,142	14,853	13,620	11,690	11,695	10,798
In Other Accounts	1,421	46,616	55,520	45,668	47,148	49,299	55,520	49,658	45,745	49,587	44,249
Money at Call and Short Notice	2,201	26,295	33,135	21,341	23,678	26,281	33,135	23,963	27,835	25,460	30,810
Advances to Banks (10)	902	3,215	10,149	1,998	2,486	3,100	10,149	9,847	7,014	9,790	6,024
Other Assets	398	58,140	53,289	45,410	35,747	39,550	53,289	47,766	48,465	55,305	55,081
<b>Investment</b>	<b>76,831</b>	<b>12,05,544</b>	<b>14,37,770</b>	<b>13,80,324</b>	<b>14,52,708</b>	<b>14,31,649</b>	<b>14,37,770</b>	<b>14,73,721</b>	<b>14,91,434</b>	<b>14,59,145</b>	<b>14,96,831</b>
Government Securities (11)	51,086	11,93,456	14,28,470	13,69,489	14,42,801	14,22,070	14,28,470	14,64,059	14,82,265	14,51,316	14,89,423
Other Approved Securities	25,746	12,089	9,300	10,835	9,907	9,579	9,300	9,662	9,169	7,829	7,408
<b>Bank Credit</b>	<b>1,25,575</b>	<b>28,59,554</b>	<b>33,37,548</b>	<b>28,86,311</b>	<b>31,18,352</b>	<b>31,82,779</b>	<b>33,37,548</b>	<b>33,29,447</b>	<b>33,41,123</b>	<b>34,49,702</b>	<b>34,55,880</b>
Loans, Cash-credits and Overdrafts	1,14,982	27,57,577	32,12,787	27,89,002	30,09,034	30,66,382	32,12,787	32,05,556	32,19,235	33,27,756	33,31,670
Inland Bills-Purchased	3,532	12,470	12,686	11,939	12,028	12,234	12,686	12,234	11,150	10,649	10,607
Inland Bills-Discounted	2,409	43,987	63,322	46,034	56,687	59,086	63,322	63,883	63,130	62,752	66,021
Foreign Bills-Purchased	2,788	18,651	16,205	15,650	15,556	17,406	16,205	15,588	16,061	16,627	17,146
Foreign Bills-Discounted	1,864	26,868	32,548	23,685	25,047	27,670	32,548	32,186	31,547	31,918	30,436
Cash-Deposit Ratio	13.0	6.7	6.8	5.7	6.0	7.0	6.8	7.4	7.4	7.4	7.1
Investment-Deposit Ratio	38.5	30.5	31.0	32.9	32.7	31.8	31.0	31.3	31.6	31.0	31.3
Credit-Deposit Ratio	62.9	72.3	72.0	68.7	70.2	70.6	72.0	70.8	70.9	73.3	72.2