

No. 3 : ALL SCHEDULED BANKS – BUSINESS IN INDIA

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	1990-91	2004-05	2005-06	2005	2006						
				Sep.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of reporting banks	299	356	289	336	289	286	284	272	263	260	260
<b>Liabilities to the banking system (1)</b>	<b>6,673</b>	<b>68,719</b>	<b>77,872</b>	<b>78,524</b>	<b>77,872</b>	<b>71,297</b>	<b>72,436</b>	<b>73,281</b>	<b>71,728</b>	<b>76,779</b>	<b>78,212</b>
Demand and time deposits from banks (2)	5,598	37,830	39,750	41,692	39,750	35,098	34,082	34,394	34,289	35,249	35,560
Borrowings from banks (3)	998	27,763	29,232	31,587	29,232	29,244	29,761	31,381	29,611	33,421	34,875
Other demand and time liabilities (4)	77	3,126	8,890	5,245	8,890	6,955	8,593	7,505	7,828	8,109	7,777
<b>Liabilities to others (1)</b>	<b>2,13,125</b>	<b>20,35,881</b>	<b>24,60,973</b>	<b>22,55,413</b>	<b>24,60,973</b>	<b>24,84,204</b>	<b>24,84,992</b>	<b>24,92,748</b>	<b>25,51,004</b>	<b>25,92,000</b>	<b>26,84,384</b>
<b>Aggregate deposits (5)</b>	<b>1,99,643</b>	<b>17,70,898</b>	<b>21,85,810</b>	<b>19,95,295</b>	<b>21,85,810</b>	<b>22,10,589</b>	<b>22,12,387</b>	<b>22,19,216</b>	<b>22,79,844</b>	<b>23,12,923</b>	<b>23,79,240</b>
Demand	34,823	2,55,365	3,74,125	3,13,092	3,74,125	3,80,386	3,40,398	3,32,260	3,39,261	3,39,845	3,66,123
Time (5)	1,64,820	15,15,533	18,11,684	16,82,203	18,11,684	18,30,204	18,71,989	18,86,956	19,40,583	19,73,077	20,13,116
Borrowings (6)	645	69,993	83,816	78,695	83,816	80,052	78,522	86,902	87,704	87,218	85,665
Other demand and time liabilities (4)	12,838	1,94,990	1,91,347	1,81,423	1,91,347	1,93,562	1,94,083	1,86,630	1,83,455	1,91,860	2,19,479
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>82</b>	<b>1,575</b>	<b>802</b>	<b>1,575</b>	<b>134</b>	<b>17</b>	<b>18</b>	<b>—</b>	<b>51</b>	<b>1,515</b>
Against usance bills / promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others (8)	3,483	82	1,575	802	1,575	134	17	18	—	51	1,515
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>1,00,662</b>	<b>1,45,120</b>	<b>1,20,823</b>	<b>1,45,120</b>	<b>1,50,133</b>	<b>1,39,303</b>	<b>1,36,945</b>	<b>1,37,423</b>	<b>1,43,634</b>	<b>1,58,899</b>
Cash in hand	1,847	8,861	13,512	11,332	13,512	11,987	12,778	12,680	12,936	12,846	14,517
Balances with Reserve Bank (9)	24,147	91,801	131,608	1,09,491	1,31,608	1,38,146	1,26,526	1,24,265	1,24,486	1,30,788	1,44,382

See 'Notes on Tables'.

No. 3 : ALL SCHEDULED BANKS – BUSINESS IN INDIA (Concl.)

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	1990-91	2004-05	2005-06	2005	2006						
					Sep.	Mar.	Apr.	May	Jun.	Jul.	Aug.
1	2	3	4	5	6	7	8	9	10	11	12
<b>Assets with the Banking System</b>	<b>6,848</b>	<b>58,783</b>	<b>63,882</b>	<b>62,392</b>	<b>63,882</b>	<b>60,216</b>	<b>59,313</b>	<b>64,127</b>	<b>62,477</b>	<b>68,899</b>	<b>74,144</b>
Balances with other banks	3,347	22,047	30,735	28,165	30,735	27,473	27,375	30,609	29,687	30,441	32,000
In current account	1,926	8,540	14,240	11,306	14,240	11,415	10,846	11,348	11,492	12,134	12,589
In other accounts	1,421	13,506	16,494	16,859	16,494	16,058	16,530	19,261	18,195	18,306	19,410
Money at call and short notice	2,201	23,017	17,669	26,367	17,669	19,367	17,206	18,889	16,868	20,945	21,917
Advances to banks (10)	902	10,706	4,701	3,660	4,701	3,977	3,689	3,431	3,516	4,001	4,276
Other assets	398	3,013	10,778	4,200	10,778	9,399	11,043	11,199	12,406	13,512	15,951
<b>Investment</b>	<b>76,831</b>	<b>7,71,167</b>	<b>7,49,682</b>	<b>7,88,836</b>	<b>7,49,682</b>	<b>7,78,945</b>	<b>7,78,057</b>	<b>7,73,371</b>	<b>7,93,404</b>	<b>7,91,943</b>	<b>7,84,366</b>
Government securities (11)	51,086	7,49,586	7,31,889	7,68,173	7,31,889	7,60,182	7,59,567	7,55,103	7,75,852	7,74,653	7,61,504
Other approved securities	25,746	21,581	17,792	20,663	17,792	18,763	18,490	18,268	17,553	17,290	22,862
<b>Bank credit</b>	<b>1,25,575</b>	<b>11,59,204</b>	<b>15,72,781</b>	<b>13,36,934</b>	<b>15,72,781</b>	<b>15,50,254</b>	<b>15,56,943</b>	<b>15,85,181</b>	<b>16,21,103</b>	<b>16,44,124</b>	<b>17,21,778</b>
Loans, cash-credits and overdrafts	1,14,982	10,97,799	14,94,715	12,72,941	14,94,715	14,76,281	14,83,856	15,10,385	15,46,035	15,68,795	16,42,026
Inland bills-purchased	3,532	7,878	13,242	10,962	13,242	11,529	10,720	10,153	9,670	9,454	10,326
Inland bills-discounted	2,409	25,736	31,362	24,441	31,362	29,923	29,281	29,154	29,466	29,646	30,550
Foreign bills-purchased	2,788	10,857	13,108	10,909	13,108	12,339	12,030	12,662	12,322	13,279	15,197
Foreign bills-discounted	1,864	16,934	20,353	17,682	20,353	20,182	21,056	22,828	23,611	22,951	23,680
Cash-Deposit Ratio	13.0	5.7	6.6	6.1	6.6	6.8	6.3	6.2	6.0	6.2	6.7
Investment-Deposit Ratio	38.5	43.5	34.3	39.5	34.3	35.2	35.2	34.8	34.8	34.2	33.0
Credit-Deposit Ratio	62.9	65.5	72.0	67.0	72.0	70.1	70.4	71.4	71.1	71.1	72.4