Money and Banking

|   |          | 110. 0.   | All Sch   | cuulcu    | Dariks -  | - Dusin   |           | inuia     |           |           |             |  |
|---|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|--|
|   |          |           |           |           |           |           |           |           |           |           | (Rs. crore) |  |
| Last Reporting Friday                             | 1990-91  | 2005-06   | 2006-07   | 2006      |           |           | 2007      |           |           |           |             |  |
| (in case of March)/<br>Last Friday                |          |           |           | May       | Nov.      | Dec.      | Jan.      | Feb.      | Mar.      | Apr. (P)  | May (P)     |  |
| 1   | 2        | 3         | 4         | 5         | 6         | 7         | 8         | 9         | 10        | 11        | 12          |  |
| Number of reporting<br>banks                      | 299      | 289       | 249       | 284       | 255       | 255       | 255       | 251       | 249       | 249       | 249         |  |
| Liabilities to the                                |          |           |           |           |           |           |           |           |           |           |             |  |
| banking system (1)                                | 6,673    | 77,872    | 91,453    | 72,436    | 77,306    | 82,718    | 76,559    | 80,669    | 91,453    | 90,338    | 83,391      |  |
| Demand and time<br>deposits from banks (2)        | 5,598    | 39,750    | 43,620    | 34,082    | 35,767    | 34,885    | 36,779    | 38,182    | 43,620    | 39,869    | 37,728      |  |
| Borrowings from banks (3)                         | 998      | 29,232    | 35,532    | 29,761    | 32,762    | 39,371    | 31,078    | 32,391    | 35,532    | 34,400    | 28,890      |  |
| Other demand and<br>time liabilities (4)          | 77       | 8,890     | 12,301    | 8,593     | 8,776     | 8,461     | 8,703     | 10,096    | 12,301    | 16,069    | 16,773      |  |
| Liabilities to others (1)                         | 2,13,125 | 24,60,973 | 30,22,790 | 24,84,992 | 27,00,607 | 28,01,799 | 27,87,019 | 28,54,107 | 30,22,790 | 30,11,546 | 29,98,244   |  |
| Aggregate deposits (5)                            | 1,99,643 | 21,85,810 | 26,91,053 | 22,12,387 | 24,07,089 | 24,64,708 | 24,85,836 | 25,48,479 | 26,91,053 | 26,83,217 | 26,86,818   |  |
| Demand  | 34,823   | 3,74,125  | 4,39,949  | 3,40,398  | 3,65,461  | 3,97,777  | 3,77,318  | 4,09,562  | 4,39,949  | 3,95,207  | 3,78,062    |  |
| Time (5)  | 1,64,820 | 18,11,684 | 22,51,104 | 18,71,989 | 20,41,628 | 20,66,931 | 21,08,518 | 21,38,917 | 22,51,104 | 22,88,009 | 23,08,755   |  |
| Borrowings (6)                                    | 645      | 83,816    | 86,910    | 78,522    | 84,075    | 81,560    | 84,609    | 86,755    | 86,910    | 90,125    | 84,368      |  |
| Other demand and<br>time liabilities (4)          | 12,838   | 1,91,347  | 2,44,827  | 1,94,083  | 2,09,442  | 2,55,532  | 2,16,574  | 2,18,874  | 2,44,827  | 2,38,205  | 2,27,059    |  |
| Borrowings from<br>Reserve Bank (7)               | 3,483    | 1,575     | 6,348     | 17        | 19        | 5,013     | 4,432     | 848       | 6,348     | 4,099     | 3,208       |  |
| Against usance bills /<br>promissory notes        | _        | -         | _         | -         | -         | -         | -         | -         | _         | _         | -           |  |
| Others (8)  | 3,483    | 1,575     | 6,348     | 17        | 19        | 5,013     | 4,432     | 848       | 6,348     | 4,099     | 3,208       |  |
| Cash in hand and<br>balances with<br>Reserve Bank | 25,995   | 1,45,120  | 2,02,565  | 1,39,304  | 1,49,468  | 1,72,069  | 1,71,616  | 1,76,254  | 2,02,565  | 2,11,417  | 2,07,608    |  |
| Cash in hand                                      | 1,847    | 13,512    | 16,607    | 12,778    | 13,744    | 14,506    | 14,177    | 14,267    | 16,607    | 14,723    | 15,752      |  |
| Balances with<br>Reserve Bank (9)                 | 24,147   | 1,31,608  | 1,85,958  | 1,26,526  | 1,35,723  | 1,57,562  | 1,57,439  | 1,61,987  | 1,85,958  | 1,96,694  | 1,91,856    |  |

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

See 'Notes on Tables'



Money and Banking

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|--|----------|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|
|  |          |                |           |           |           |           |           |           |           |           | (Rs. crore) |
| Last Reporting Friday<br>(in case of March)/ | 2005-06  | 2006-07        | 2006      |           |           | 2007      |           |           |           |           |             |
| Last Friday                                  |          |                |           | May       | Nov.      | Dec.      | Jan.      | Feb.      | Mar.      | Apr. (P)  | May (P)     |
| 1  | 2        | 3              | 4         | 5         | 6         | 7         | 8         | 9         | 10        | 11        | 12          |
| Assets with the Banking<br>System            | 6,848    | 63,882         | 86,922    | 59,313    | 69,097    | 75,316    | 72,922    | 72,318    | 86,922    | 80,931    | 76,472      |
| Balances with other banks                    | 3,347    | 30,735         | 33,486    | 27,375    | 28,771    | 31,421    | 30,234    | 29,254    | 33,486    | 29,866    | 29,749      |
| In current account                           | 1,926    | 14,240         | 14,451    | 10,846    | 10,894    | 12,294    | 11,451    | 11,616    | 14,451    | 12,905    | 13,266      |
| In other accounts                            | 1,421    | 16,494         | 19,035    | 16,530    | 17,877    | 19,127    | 18,783    | 17,638    | 19,035    | 16,961    | 16,483      |
| Money at call and short notice               | 2,201    | 17,669         | 22,761    | 17,206    | 21,493    | 23,911    | 17,425    | 20,182    | 22,761    | 21,470    | 18,150      |
| Advances to banks (10)                       | 902      | 4,701          | 6,516     | 3,689     | 5,669     | 6,403     | 5,476     | 5,094     | 6,516     | 6,670     | 4,960       |
| Other assets                                 | 398      | 10,778         | 24,159    | 11,043    | 13,164    | 13,581    | 19,788    | 17,788    | 24,159    | 22,926    | 23,614      |
| Investment                                   | 76,831   | 7,49,682       | 8,20,249  | 7,78,057  | 7,96,002  | 7,73,794  | 7,86,214  | 8,18,346  | 8,20,249  | 8,39,555  | 8,45,371    |
| Government securities (11)                   | 51,086   | 7,31,889       | 8,03,768  | 7,59,567  | 7,79,268  | 7,57,243  | 7,69,810  | 8,01,966  | 8,03,768  | 8,17,512  | 8,23,570    |
| Other approved securities                    | 25,746   | 17,792         | 16,481    | 18,490    | 16,734    | 16,551    | 16,404    | 16,380    | 16,481    | 22,043    | 21,801      |
| Bank credit                                  | 1,25,575 | 15,72,781      | 20,06,332 | 15,56,943 | 17,51,950 | 18,40,846 | 18,53,138 | 18,92,868 | 20,06,332 | 19,66,349 | 19,60,907   |
| Loans, cash-credits and overdrafts           | 1,14,982 | 14,94,715      | 19,17,260 | 14,83,856 | 16,75,051 | 17,58,861 | 17,71,331 | 18,10,909 | 19,17,260 | 18,84,182 | 18,82,209   |
| Inland bills-purchased                       | 3,532    | 13,242         | 16,408    | 10,720    | 9,781     | 11,570    | 11,685    | 12,196    | 16,408    | 13,143    | 12,052      |
| Inland bills-discounted                      | 2,409    | 31,362         | 31,933    | 29,281    | 31,438    | 32,354    | 32,375    | 31,910    | 31,933    | 31,627    | 31,056      |
| Foreign bills-purchased                      | 2,788    | 13,108         | 16,171    | 12,030    | 13,355    | 14,700    | 14,478    | 14,466    | 16,171    | 14,452    | 13,547      |
| Foreign bills-discounted                     | 1,864    | 20,353         | 24,559    | 21,056    | 22,325    | 23,362    | 23,269    | 23,387    | 24,559    | 22,945    | 22,042      |
| Cash-Deposit Ratio                           | 13.0     | 6.6            | 7.5       | 6.3       | 6.2       | 7.0       | 6.9       | 6.9       | 7.5       | 7.9       | 7.7         |
| Investment-Deposit Ratio                     | 38.5     | 34.3           | 30.5      | 35.2      | 33.1      | 31.4      | 31.6      | 32.1      | 30.5      | 31.3      | 31.5        |
| Credit-Deposit Ratio                         | 62.9     | 72.0           | 74.6      | 70.4      | 72.8      | 74.7      | 74.5      | 74.3      | 74.6      | 73.3      | 73.0        |

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

