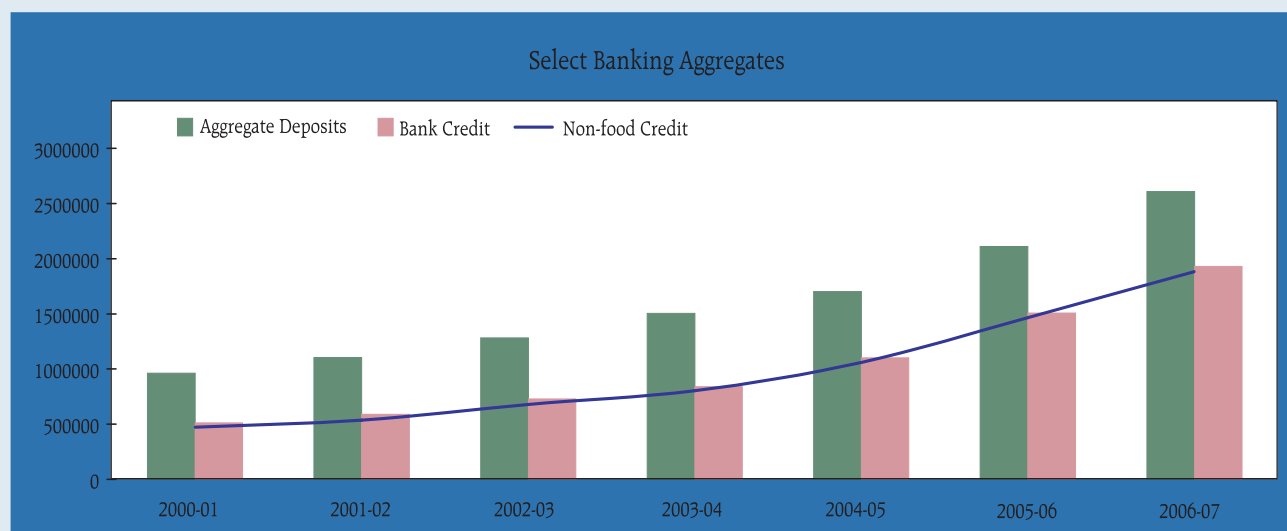


No. 4: All Scheduled Commercial Banks – Business in India

(Rs. crore)

| Last Reporting Friday (in case of March)/ Last Friday | 1990-91 | 2005-06 | 2006-07 | 2006 | | | 2007 | | | | |
|---|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | | | | 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 banks | 271 | 218 | 179 | 214 | 185 | 185 | 185 | 181 | 179 | 179 | 179 |
| Liabilities to the banking system (1) | 6,486 | 75,165 | 88,457 | 69,753 | 74,345 | 79,914 | 73,788 | 77,928 | 88,457 | 88,348 | 81,597 |
| Demand and time deposits from banks (2), (12) | 5,443 | 37,078 | 40,772 | 31,438 | 33,091 | 32,207 | 34,067 | 35,477 | 40,772 | 38,011 | 36,028 |
| Borrowings from banks (3) | 967 | 29,197 | 35,399 | 29,722 | 32,478 | 39,245 | 31,019 | 32,357 | 35,399 | 34,289 | 28,818 |
| Other demand and time liabilities (4) | 76 | 8,890 | 12,286 | 8,593 | 8,776 | 8,461 | 8,703 | 10,094 | 12,286 | 16,047 | 16,751 |
| Liabilities to others (1) | 2,05,600 | 23,80,973 | 29,36,149 | 24,06,736 | 26,21,817 | 26,91,394 | 27,06,398 | 27,72,555 | 29,36,149 | 29,24,008 | 29,15,569 |
| Aggregate deposits (5) | 1,92,541 | 21,09,049 | 26,08,309 | 21,37,009 | 23,31,273 | 23,88,145 | 24,08,456 | 24,70,660 | 26,08,309 | 26,00,117 | 26,08,665 |
| Demand | 33,192 | 3,64,640 | 4,29,137 | 3,31,637 | 3,56,492 | 3,88,713 | 3,68,154 | 4,00,241 | 4,29,137 | 3,85,661 | 3,69,043 |
| Time (5) | 1,59,349 | 17,44,409 | 21,79,172 | 18,05,372 | 19,74,781 | 19,99,431 | 20,40,302 | 20,70,419 | 21,79,172 | 22,14,455 | 22,39,622 |
| Borrowings (6) | 470 | 83,144 | 85,836 | 77,959 | 83,476 | 80,233 | 83,895 | 85,484 | 85,836 | 88,467 | 82,619 |
| Other demand and time liabilities (4), (13) | 12,589 | 1,88,780 | 2,42,004 | 1,91,768 | 2,07,068 | 2,23,016 | 2,14,048 | 2,16,410 | 2,42,004 | 2,35,424 | 2,24,285 |
| Borrowings from Reserve Bank (7) | 3,468 | 1,488 | 6,245 | 2 | 4 | 4,893 | 4,316 | 827 | 6,245 | 4,078 | 3,139 |
| Against usance bills/ promissory notes | — | — | — | — | — | — | — | — | — | — | — |
| Others | 3,468 | 1,488 | 6,245 | 2 | 4 | 4,893 | 4,316 | 827 | 6,245 | 4,078 | 3,139 |

See 'Notes on Tables'.



No. 4: All Scheduled Commercial Banks – Business in India (Concl.)

(Rs. crore)

| Last Reporting Friday (in case of March)/ Last Friday | 1990-91 | 2005-06 | 2006-07 | 2006 | | | 2007 | | | | |
|---|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | | | | May | Nov. | Dec. | Jan. | Feb. | Mar. | Apr. (P) | May (P) |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Cash in hand and balances with Reserve Bank | 25,665 | 1,40,106 | 1,96,331 | 1,34,874 | 1,44,994 | 1,67,088 | 1,66,619 | 1,71,073 | 1,96,331 | 2,05,441 | 2,01,559 |
| Cash in hand | 1,804 | 13,046 | 16,108 | 12,316 | 13,245 | 14,009 | 13,748 | 13,767 | 16,108 | 14,241 | 15,323 |
| Balances with Reserve Bank (9) | 23,861 | 1,27,061 | 1,80,222 | 1,22,558 | 1,31,749 | 1,53,079 | 1,52,871 | 1,57,306 | 1,80,222 | 1,91,200 | 1,86,236 |
| Assets with the Banking System | 5,582 | 54,392 | 77,060 | 50,213 | 59,646 | 65,752 | 63,787 | 63,764 | 77,060 | 70,997 | 67,059 |
| Balances with other banks | 2,846 | 26,462 | 29,088 | 23,097 | 24,484 | 26,379 | 25,351 | 25,255 | 29,088 | 25,667 | 25,918 |
| In current account | 1,793 | 12,974 | 13,201 | 9,895 | 9,974 | 11,378 | 10,504 | 10,596 | 13,201 | 11,808 | 12,236 |
| In other accounts | 1,053 | 13,488 | 15,887 | 13,202 | 14,509 | 15,002 | 14,848 | 14,659 | 15,887 | 13,859 | 13,682 |
| Money at call and short notice | 1,445 | 13,619 | 18,267 | 13,329 | 17,535 | 20,353 | 14,207 | 16,731 | 18,267 | 16,988 | 13,897 |
| Advances to banks (10) | 902 | 4,191 | 6,203 | 3,339 | 5,166 | 6,099 | 5,166 | 4,794 | 6,203 | 6,055 | 4,321 |
| Other assets | 388 | 10,120 | 23,503 | 10,448 | 12,462 | 12,921 | 19,063 | 16,985 | 23,503 | 22,286 | 22,924 |
| Investment | 75,065 | 7,17,454 | 7,90,431 | 7,45,835 | 7,64,884 | 7,43,321 | 7,54,844 | 7,87,858 | 7,90,431 | 8,09,758 | 8,17,057 |
| Government securities (11) | 49,998 | 7,00,742 | 7,74,980 | 7,28,397 | 7,49,167 | 7,27,770 | 7,39,428 | 7,72,537 | 7,74,980 | 7,88,753 | 7,96,292 |
| Other approved securities | 25,067 | 16,712 | 15,451 | 17,439 | 15,716 | 15,551 | 15,416 | 15,321 | 15,451 | 21,005 | 20,765 |
| Bank credit (14) | 1,16,301 | 15,07,077 | 19,28,913 | 14,93,433 | 16,83,257 | 17,70,015 | 17,80,725 | 18,18,843 | 19,28,913 | 18,89,557 | 18,86,520 |
| | (4,506) | (40,691) | (46,521) | (37,258) | (33,458) | (42,161) | (42,071) | (43,898) | (46,521) | (49,887) | (44,864) |
| Loans, cash-credits and overdrafts | 1,05,982 | 14,30,455 | 18,41,626 | 14,21,788 | 16,07,724 | 16,89,450 | 1,70,0361 | 17,38,417 | 18,41,626 | 18,09,171 | 18,09,490 |
| Inland bills-purchased | 3,375 | 12,914 | 15,912 | 10,380 | 9,518 | 11,275 | 11,372 | 11,828 | 15,912 | 12,636 | 11,591 |
| Inland bills-discounted | 2,336 | 30,816 | 31,300 | 28,766 | 30,939 | 31,832 | 31,843 | 31,334 | 31,300 | 31,014 | 30,520 |
| Foreign bills-purchased | 2,758 | 13,075 | 16,139 | 11,991 | 13,314 | 14,668 | 14,444 | 14,436 | 16,139 | 14,405 | 13,498 |
| Foreign bills-discounted | 1,851 | 19,817 | 23,936 | 20,508 | 21,761 | 22,790 | 22,705 | 22,827 | 23,936 | 22,331 | 21,420 |
| Cash-Deposit Ratio | 13.3 | 6.6 | 7.5 | 6.3 | 6.2 | 7.0 | 6.9 | 6.9 | 7.5 | 7.9 | 7.7 |
| Investment- Deposit Ratio | 39.0 | 34.0 | 30.3 | 34.9 | 32.8 | 31.1 | 31.3 | 31.9 | 30.3 | 31.1 | 31.3 |
| Credit-Deposit Ratio | 60.4 | 71.5 | 74.0 | 69.9 | 72.2 | 74.1 | 73.9 | 73.6 | 74.0 | 72.7 | 72.3 |