

No. 3: All Scheduled Banks – Business in India

(Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday	1990-91	2005-06	2006-07	2006		2007					
				Jun.	Dec.	Jan.	Feb.	Mar.	Apr.	May (P)	Jun. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of reporting banks	299	289	249	272	255	255	251	249	247	249	249
<b>Liabilities to the banking system (1)</b>	<b>6,673</b>	<b>77,872</b>	<b>91,453</b>	<b>73,281</b>	<b>82,717</b>	<b>76,559</b>	<b>80,669</b>	<b>91,453</b>	<b>90,299</b>	<b>83,391</b>	<b>81,980</b>
Demand and time deposits from banks (2)	5,598	39,750	43,620	34,394	34,885	36,779	38,182	43,620	40,255	37,728	37,066
Borrowings from banks (3)	998	29,232	35,532	31,381	39,371	31,078	32,391	35,532	33,960	28,890	29,426
Other demand and time liabilities (4)	77	8,890	12,301	7,505	8,461	8,703	10,096	12,301	16,084	16,773	15,488
<b>Liabilities to others (1)</b>	<b>2,13,125</b>	<b>24,60,973</b>	<b>30,22,790</b>	<b>24,92,748</b>	<b>28,01,799</b>	<b>27,87,019</b>	<b>28,54,107</b>	<b>30,22,790</b>	<b>29,98,449</b>	<b>29,98,244</b>	<b>31,04,119</b>
<b>Aggregate deposits (5)</b>	<b>1,99,643</b>	<b>21,85,810</b>	<b>26,91,053</b>	<b>22,19,216</b>	<b>24,64,708</b>	<b>24,85,836</b>	<b>25,48,479</b>	<b>26,91,053</b>	<b>26,75,534</b>	<b>26,86,818</b>	<b>27,85,535</b>
Demand	34,823	3,74,125	4,39,949	3,32,260	3,97,777	3,77,318	4,09,562	4,39,949	3,87,212	3,78,062	4,06,959
Time (5)	1,64,820	18,11,684	22,51,104	18,86,956	20,66,931	21,08,518	21,38,917	22,51,104	22,88,322	23,08,755	23,78,576
Borrowings (6)	645	83,816	86,910	86,902	81,560	84,609	86,755	86,910	88,977	84,368	87,279
Other demand and time liabilities (4)	12,838	1,91,347	244,827	1,86,630	2,55,532	2,16,574	2,18,874	2,44,827	2,33,939	2,27,059	2,31,305
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>1,575</b>	<b>6,348</b>	<b>18</b>	<b>5,013</b>	<b>4,432</b>	<b>848</b>	<b>6,348</b>	<b>4,099</b>	<b>3,208</b>	<b>1,276</b>
Against usance bills / promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others (8)	3,483	1,575	6,348	18	5,013	4,432	848	6,348	4,099	3,208	1,276
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>1,45,120</b>	<b>2,02,565</b>	<b>1,36,945</b>	<b>1,72,069</b>	<b>1,71,616</b>	<b>1,76,254</b>	<b>2,02,565</b>	<b>2,12,148</b>	<b>2,07,608</b>	<b>2,22,623</b>
Cash in hand	1,847	13,512	16,607	12,680	14,506	14,177	14,267	16,607	15,455	15,752	17,040
Balances with Reserve Bank (9)	24,147	1,31,608	1,85,958	1,24,265	1,57,562	1,57,439	1,61,987	1,85,958	1,96,694	1,91,856	2,05,584

See 'Notes on Tables'.

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

(Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday	1990-91	2005-06	2006-07	2006		2007					
				Jun.	Dec.	Jan.	Feb.	Mar.	Apr.	May (P)	Jun. (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>63,882</b>	<b>86,922</b>	<b>64,128</b>	<b>75,316</b>	<b>72,922</b>	<b>72,318</b>	<b>86,922</b>	<b>79,743</b>	<b>76,472</b>	<b>78,682</b>
Balances with other banks	3,347	30,735	33,486	30,609	31,421	30,234	29,254	33,486	30,775	29,749	30,931
In current account	1,926	14,240	14,451	11,348	12,294	11,451	11,616	14,451	12,862	13,266	13,189
In other accounts	1,421	16,494	19,035	19,261	19,127	18,783	17,638	19,035	17,913	16,483	17,742
Money at call and short notice	2,201	17,669	22,761	18,889	23,911	17,425	20,182	22,761	19,959	18,150	20,116
Advances to banks (10)	902	4,701	6,516	3,431	6,403	5,476	5,094	6,516	6,055	4,960	4,297
Other assets	398	10,778	24,159	11,199	13,581	19,788	17,788	24,159	22,953	23,614	23,338
<b>Investment</b>	<b>76,831</b>	<b>7,49,682</b>	<b>8,20,249</b>	<b>7,73,371</b>	<b>7,73,794</b>	<b>7,86,214</b>	<b>8,18,346</b>	<b>8,20,249</b>	<b>8,37,364</b>	<b>8,45,371</b>	<b>8,75,461</b>
Government securities (11)	51,086	7,31,889	8,03,768	7,55,103	7,57,243	7,69,810	8,01,966	8,03,768	8,21,251	8,23,570	8,53,713
Other approved securities	25,746	17,792	16,481	18,268	16,551	16,404	16,380	16,481	16,113	21,801	21,749
<b>Bank credit</b>	<b>1,25,575</b>	<b>15,72,781</b>	<b>20,06,332</b>	<b>15,85,181</b>	<b>18,40,847</b>	<b>18,53,138</b>	<b>18,92,868</b>	<b>20,06,332</b>	<b>19,64,793</b>	<b>19,60,907</b>	<b>19,90,752</b>
Loans, cash-credits and overdrafts	1,14,982	14,94,715	19,17,260	15,10,385	17,58,861	17,71,331	18,10,909	19,17,260	18,84,051	18,82,209	19,12,063
Inland bills-purchased	3,532	13,242	16,408	10,153	11,570	11,685	12,196	16,408	12,528	12,052	11,744
Inland bills-discounted	2,409	31,362	31,933	29,154	32,354	32,375	31,910	31,933	31,335	31,056	31,503
Foreign bills-purchased	2,788	13,108	16,171	12,662	14,700	14,478	14,466	16,171	13,793	13,547	12,810
Foreign bills-discounted	1,864	20,353	24,559	22,828	23,362	23,269	23,387	24,559	23,086	22,042	22,631
Cash-Deposit Ratio	13.0	6.6	7.5	6.2	7.0	6.9	6.9	7.5	7.9	7.7	8.0
Investment-Deposit Ratio	38.5	34.3	30.5	34.8	31.4	31.6	32.1	30.5	31.3	31.5	31.4
Credit-Deposit Ratio	62.9	72.0	74.6	71.4	74.7	74.5	74.3	74.6	73.4	73.0	71.5