

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	2007							2008
				Jan.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec. (P)	Jan. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting Banks	299	289	249	255	246	245	244	244	241	241	241
<b>Liabilities to the Banking System (1)</b>	<b>6,673</b>	<b>77,872</b>	<b>91,453</b>	<b>76,559</b>	<b>83,135</b>	<b>81,055</b>	<b>90,216</b>	<b>82,911</b>	<b>80,778</b>	<b>86,849</b>	<b>90,233</b>
Demand and Time Deposits from Banks (2)	5,598	39,750	43,620	36,779	41,284	37,449	42,238	38,777	39,835	40,832	42,838
Borrowings from Banks (3)	998	29,232	35,532	31,078	25,050	28,034	30,644	24,040	23,163	27,928	29,369
Other Demand and Time Liabilities (4)	77	8,890	12,301	8,703	16,801	15,572	17,333	20,095	17,779	18,089	18,025
<b>Liabilities to Others (1)</b>	<b>2,13,125</b>	<b>24,60,973</b>	<b>30,22,790</b>	<b>27,87,019</b>	<b>31,73,679</b>	<b>31,97,595</b>	<b>33,14,341</b>	<b>33,21,303</b>	<b>34,13,043</b>	<b>34,23,976</b>	<b>35,96,271</b>
<b>Aggregate Deposits (5)</b>	<b>1,99,643</b>	<b>21,85,810</b>	<b>26,91,053</b>	<b>24,85,836</b>	<b>28,58,089</b>	<b>28,63,437</b>	<b>29,61,759</b>	<b>29,69,646</b>	<b>30,42,973</b>	<b>30,45,042</b>	<b>32,07,772</b>
Demand	34,823	3,74,125	4,39,949	3,77,318	4,34,780	4,03,866	4,55,658	4,20,174	4,57,245	4,51,726	5,66,792
Time (5)	1,64,820	18,11,684	22,51,104	21,08,518	24,23,308	24,59,571	25,06,101	25,49,472	25,85,728	25,93,316	26,40,979
Borrowings (6)	645	83,816	86,910	84,609	86,353	89,740	89,725	89,652	1,08,381	1,01,407	1,09,652
Other Demand and Time Liabilities (4)	12,838	1,91,347	2,44,827	2,16,574	2,29,237	2,44,418	2,62,857	2,62,005	2,61,690	2,77,527	2,78,847
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>1,575</b>	<b>6,348</b>	<b>4,432</b>	<b>10</b>	<b>92</b>	<b>83</b>	<b>-</b>	<b>415</b>	<b>2,307</b>	<b>1,620</b>
Against Usance Bills / Promissory Notes	-	-	-	-	-	-	-	-	-	-	-
Others (8)	3,483	1,575	6,348	4,432	10	92	83	-	415	2,307	1,620
<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>1,71,616</b>	<b>2,55,842</b>	<b>2,45,672</b>	<b>2,80,138</b>	<b>2,49,606</b>	<b>2,75,993</b>	<b>2,83,590</b>	<b>2,81,480</b>
Cash in Hand	1,847	13,512	16,607	14,177	16,936	17,442	18,644	18,111	19,099	18,636	19,664
Balances with Reserve Bank (9)	24,147	1,31,608	1,85,958	1,57,439	2,38,906	2,28,231	2,61,494	2,31,495	2,56,894	2,64,955	2,61,815

See 'Notes on Tables'.

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

(Rs. Crore)

Last Reporting Friday (in case of March)/ Last Friday	1990-91	2005-06	2006-07	2007							2008
				Jan.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec. (P)	Jan. (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>72,922</b>	<b>77,234</b>	<b>75,656</b>	<b>81,122</b>	<b>88,025</b>	<b>88,280</b>	<b>94,616</b>	<b>1,03,893</b>
Balances with Other Banks	3,347	30,735	33,486	30,234	35,445	32,343	35,130	36,948	37,090	38,963	45,114
In Current Account	1,926	14,240	14,451	11,451	15,893	12,396	13,654	14,372	12,715	13,875	16,214
In Other Accounts	1,421	16,494	19,035	18,783	19,552	19,946	21,476	22,576	24,374	25,088	28,899
Money at Call and Short Notice	2,201	17,669	22,761	17,425	14,906	17,302	15,585	18,568	16,701	22,636	24,468
Advances to Banks (10)	902	4,701	6,516	5,476	3,760	3,685	5,382	4,034	3,985	4,431	4,045
Other Assets	398	10,778	24,159	19,788	23,123	22,326	25,025	28,476	30,504	28,587	30,267
<b>Investment</b>	<b>76,831</b>	<b>7,49,682</b>	<b>8,20,249</b>	<b>7,86,214</b>	<b>9,01,855</b>	<b>9,35,180</b>	<b>9,40,898</b>	<b>9,79,623</b>	<b>9,94,568</b>	<b>9,56,106</b>	<b>10,14,278</b>
Government Securities (11)	51,086	7,31,889	8,03,768	7,69,810	8,85,822	9,19,699	9,25,654	9,64,793	9,79,789	9,36,074	9,94,226
Other Approved Securities	25,746	17,792	16,481	16,404	16,033	15,481	15,244	14,830	14,779	20,032	20,052
<b>Bank Credit</b>	<b>1,25,575</b>	<b>15,72,781</b>	<b>20,06,332</b>	<b>18,53,138</b>	<b>19,92,325</b>	<b>20,41,375</b>	<b>21,17,568</b>	<b>21,05,824</b>	<b>21,77,199</b>	<b>22,27,557</b>	<b>22,59,161</b>
Loans, Cash-credits and Overdrafts	1,14,982	14,94,715	19,17,260	17,71,331	19,12,534	19,57,694	20,31,232	20,20,595	20,89,092	21,37,663	21,65,739
Inland Bills-Purchased	3,532	13,242	16,408	11,685	11,641	12,719	13,554	11,049	11,278	11,565	11,692
Inland Bills-Discounted	2,409	31,362	31,933	32,375	32,956	33,388	33,785	32,979	35,264	35,553	36,932
Foreign Bills-Purchased	2,788	13,108	16,171	14,478	11,934	11,990	13,749	13,588	13,088	13,186	13,785
Foreign Bills-Discounted	1,864	20,353	24,559	23,269	23,259	25,584	25,247	27,614	28,476	29,590	31,014
Cash-Deposit Ratio	13.0	6.6	7.5	6.9	9.0	8.6	9.5	8.4	9.1	9.3	8.8
Investment-Deposit Ratio	38.5	34.3	30.5	31.6	31.6	32.7	31.8	33.0	32.7	31.4	31.6
Credit-Deposit Ratio	62.9	72.0	74.6	74.5	69.7	71.3	71.5	70.9	71.5	73.2	70.4