

No. 3: All Scheduled Banks – Business in India

(Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday	1990-91	2006-07	2007-08	2007	2008						
				Jul.	Jan.	Feb.	Mar.	Apr.	May	Jun. (P)	Jul. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting Banks	299	249	239	246	241	241	239	236	234	234	234
<b>Liabilities to the Banking System (1)</b>	<b>6,673</b>	<b>91,541</b>	<b>1,01,724</b>	<b>83,135</b>	<b>91,147</b>	<b>87,182</b>	<b>1,01,724</b>	<b>92,071</b>	<b>1,04,008</b>	<b>1,11,782</b>	<b>1,11,666</b>
Demand and Time Deposits from Banks (2)	5,598	43,620	50,306	41,284	42,405	43,357	50,306	47,154	46,206	48,733	41,442
Borrowings from Banks (3)	998	35,532	33,034	25,050	30,637	26,885	33,034	28,895	34,245	34,945	39,277
Other Demand and Time Liabilities (4)	77	12,389	18,385	16,801	18,104	16,940	18,385	16,023	23,557	28,104	30,948
<b>Liabilities to Others (1)</b>	<b>2,13,125</b>	<b>30,26,644</b>	<b>37,06,404</b>	<b>31,73,679</b>	<b>36,03,182</b>	<b>35,94,593</b>	<b>37,06,404</b>	<b>36,99,953</b>	<b>37,70,423</b>	<b>37,87,498</b>	<b>38,05,131</b>
<b>Aggregate Deposits (5)</b>	<b>1,99,643</b>	<b>26,94,678</b>	<b>32,97,074</b>	<b>28,58,089</b>	<b>32,08,229</b>	<b>31,85,694</b>	<b>32,97,074</b>	<b>33,04,608</b>	<b>33,55,679</b>	<b>33,83,970</b>	<b>34,15,726</b>
Demand	34,823	4,40,543	5,35,930	4,34,780	5,67,863	4,70,891	5,35,930	4,73,356	4,70,559	4,73,483	4,61,831
Time (5)	1,64,820	22,54,135	27,61,144	24,23,308	26,40,367	27,14,804	27,61,144	28,31,252	28,85,120	29,10,488	29,53,895
Borrowings (6)	645	86,910	1,07,712	86,353	1,11,210	1,10,596	1,07,712	1,02,688	1,20,713	1,09,685	1,02,850
Other Demand and Time Liabilities (4)	12,838	2,45,056	3,01,618	2,29,237	2,83,743	2,98,302	3,01,618	2,92,657	2,94,031	2,93,842	2,86,556
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>6,348</b>	<b>4,000</b>	<b>10</b>	<b>1,620</b>	<b>797</b>	<b>4,000</b>	<b>474</b>	<b>2,684</b>	<b>3,115</b>	<b>5,587</b>
Against Usance Bills / Promissory Notes	–	–	–	–	–	–	–	–	–	–	–
Others (8)	3,483	6,348	4,000	10	1,620	797	4,000	474	2,684	3,115	5,587
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>25,995</b>	<b>2,02,595</b>	<b>2,83,514</b>	<b>2,55,842</b>	<b>2,81,547</b>	<b>2,80,993</b>	<b>2,83,514</b>	<b>2,81,822</b>	<b>3,40,251</b>	<b>3,34,530</b>	<b>3,56,735</b>
Cash in Hand	1,847	16,637	18,593	16,936	19,731	18,334	18,593	18,769	20,965	19,618	19,964
Balances with Reserve Bank (9)	24,147	1,85,958	2,64,921	2,38,906	2,61,815	2,62,659	2,64,921	2,63,054	3,19,286	3,14,911	3,36,771

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	2006-07	2007-08	2007	2008						
				Jul.	Jan.	Feb.	Mar.	Apr.	May	Jun. (P)	Jul. (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>87,303</b>	<b>1,03,411</b>	<b>77,234</b>	<b>1,00,900</b>	<b>93,885</b>	<b>1,03,411</b>	<b>93,090</b>	<b>1,02,548</b>	<b>1,08,665</b>	<b>1,15,215</b>
Balances with Other Banks	3,347	33,868	41,310	35,445	43,628	42,047	41,310	40,990	38,506	37,988	40,176
In Current Account	1,926	14,518	16,553	15,893	14,235	15,414	16,553	14,985	14,776	14,598	14,130
In Other Accounts	1,421	19,350	24,757	19,552	29,393	26,633	24,757	26,005	23,730	23,390	26,046
Money at Call and Short Notice	2,201	22,761	25,766	14,906	24,531	17,486	25,766	20,829	22,042	27,212	25,973
Advances to Banks (10)	902	6,516	4,157	3,760	4,097	4,852	4,157	3,800	3,762	4,169	3,538
Other Assets	398	24,159	32,177	23,123	28,643	29,501	32,177	27,471	38,238	39,297	45,529
<b>Investment</b>	<b>76,831</b>	<b>8,21,334</b>	<b>10,05,952</b>	<b>9,01,855</b>	<b>10,10,393</b>	<b>10,22,002</b>	<b>10,05,952</b>	<b>10,53,631</b>	<b>10,33,900</b>	<b>10,18,193</b>	<b>10,28,042</b>
Government Securities (11)	51,086	8,04,846	9,91,899	8,85,822	9,96,199	10,07,996	9,91,899	10,39,806	10,19,963	9,98,322	10,08,419
Other Approved Securities	25,746	16,488	14,053	16,033	14,195	14,006	14,053	13,825	13,936	19,870	19,623
<b>Bank Credit</b>	<b>1,25,575</b>	<b>20,08,608</b>	<b>24,47,646</b>	<b>19,92,325</b>	<b>22,67,012</b>	<b>23,35,981</b>	<b>24,47,646</b>	<b>24,10,517</b>	<b>24,55,726</b>	<b>24,77,629</b>	<b>24,87,767</b>
Loans, Cash-credits and Overdrafts	1,14,982	19,19,506	23,45,470	19,12,534	21,73,189	22,40,187	23,45,470	23,09,789	23,53,671	23,75,117	23,87,165
Inland Bills-Purchased	3,532	16,414	12,988	11,641	11,486	11,837	12,988	12,742	12,269	11,916	12,017
Inland Bills-Discounted	2,409	31,948	41,400	32,956	37,202	38,797	41,400	41,848	42,857	43,616	43,498
Foreign Bills-Purchased	2,788	16,174	16,535	11,934	13,851	14,965	16,535	15,860	17,408	16,974	17,729
Foreign Bills-Discounted	1,864	24,567	31,253	23,259	31,285	30,195	31,253	30,278	29,522	30,005	27,359
Cash-Deposit Ratio	13.0	7.5	8.6	9.0	8.8	8.8	8.6	8.5	10.1	9.9	10.4
Investment-Deposit Ratio	38.5	30.5	30.5	31.6	31.5	32.1	30.5	31.9	30.8	30.1	30.1
Credit-Deposit Ratio	62.9	74.5	74.2	69.7	70.7	73.3	74.2	72.9	73.2	73.2	72.8