

No. 3: All Scheduled Banks – Business in India

(Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday	1990-91	2007-08	2008-09	2009							
				Jul.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.(P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting Banks	299	239	235	235	234	234	235	235	235	235	235
<b>Liabilities to the Banking System (1)</b>	<b>6,673</b>	<b>1,01,724</b>	<b>1,04,419</b>	<b>1,15,861</b>	<b>99,540</b>	<b>1,06,370</b>	<b>1,04,419</b>	<b>1,02,166</b>	<b>1,00,928</b>	<b>95,761</b>	<b>87,055</b>
Demand and Time Deposits from Banks (2)	5,598	50,306	53,134	43,191	48,490	48,319	53,134	55,377	53,996	55,287	52,661
Borrowings from Banks (3)	998	33,034	29,504	41,790	25,641	27,928	29,504	26,958	27,744	23,803	19,695
Other Demand and Time Liabilities (4)	77	18,385	21,780	30,880	25,409	30,123	21,780	19,830	19,188	16,671	14,699
<b>Liabilities to Others (1)</b>	<b>2,13,125</b>	<b>37,06,404</b>	<b>43,79,668</b>	<b>37,98,457</b>	<b>42,03,542</b>	<b>42,71,383</b>	<b>43,79,668</b>	<b>44,51,340</b>	<b>45,16,325</b>	<b>45,33,347</b>	<b>46,27,396</b>
<b>Aggregate Deposits (5)</b>	<b>1,99,643</b>	<b>32,97,074</b>	<b>39,52,603</b>	<b>34,08,865</b>	<b>37,79,670</b>	<b>38,48,855</b>	<b>39,52,603</b>	<b>40,42,721</b>	<b>40,94,359</b>	<b>41,10,635</b>	<b>41,99,765</b>
Demand	34,823	5,35,930	5,34,791	4,59,241	4,73,197	4,86,608	5,34,791	5,12,704	5,14,884	5,14,284	5,39,844
Time (5)	1,64,820	27,61,144	34,17,813	29,49,624	33,06,473	33,62,247	34,17,813	35,30,016	35,79,475	35,96,351	36,59,921
Borrowings (6)	645	1,07,712	1,15,355	1,04,353	1,15,258	1,16,495	1,15,355	1,05,376	1,20,525	1,13,732	1,03,820
Other Demand and Time Liabilities (4)	12,838	3,01,618	3,11,709	2,85,239	3,08,614	3,06,032	3,11,709	3,03,243	3,01,442	3,08,980	3,23,810
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>4,000</b>	<b>11,728</b>	<b>5,587</b>	<b>6,261</b>	<b>7,113</b>	<b>11,728</b>	<b>2,912</b>	<b>420</b>	<b>410</b>	<b>296</b>
Against Usance Bills / Promissory Notes	—	—	—	—	—	—	—	—	—	—	—
Others (8)	3,483	4,000	11,728	5,587	6,261	7,113	11,728	2,912	420	410	296
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>25,995</b>	<b>2,83,514</b>	<b>2,65,699</b>	<b>3,56,820</b>	<b>2,24,985</b>	<b>2,22,394</b>	<b>2,65,699</b>	<b>2,53,660</b>	<b>2,50,487</b>	<b>2,39,077</b>	<b>2,41,015</b>
Cash in Hand	1,847	18,593	20,825	20,049	22,222	21,917	20,825	23,924	27,512	26,009	24,429
Balances with Reserve Bank (9)	24,147	2,64,921	2,44,874	3,36,771	2,02,762	2,00,477	2,44,874	2,29,736	2,22,975	2,13,068	2,16,586

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	2007-08	2008-09	2008		2009					
				Jul.	Jan.	Feb.	Mar.	Apr.	May	Jun.	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>1,03,411</b>	<b>1,47,546</b>	<b>1,12,541</b>	<b>1,23,895</b>	<b>1,41,312</b>	<b>1,47,546</b>	<b>1,45,168</b>	<b>1,40,348</b>	<b>1,35,152</b>	<b>1,25,880</b>
Balances with Other Banks	3,347	41,310	59,896	37,841	48,677	51,339	59,896	59,626	57,078	58,013	56,453
In Current Account	1,926	16,553	13,280	13,696	11,780	11,765	13,280	13,615	11,816	11,869	12,239
In Other Accounts	1,421	24,757	46,616	24,144	36,897	39,574	46,616	46,011	45,262	46,144	44,213
Money at Call and Short Notice	2,201	25,766	26,295	25,570	23,029	29,776	26,295	27,251	28,959	26,147	21,300
Advances to Banks (10)	902	4,157	3,215	3,544	3,079	2,984	3,215	2,639	2,218	2,082	1,980
Other Assets	398	32,177	58,140	45,585	49,110	57,213	58,140	55,652	52,094	48,911	46,147
<b>Investment</b>	<b>76,831</b>	<b>10,05,952</b>	<b>12,05,544</b>	<b>10,22,936</b>	<b>12,07,584</b>	<b>12,25,285</b>	<b>12,05,544</b>	<b>12,75,702</b>	<b>13,06,922</b>	<b>13,58,687</b>	<b>13,79,852</b>
Government Securities (11)	51,086	9,91,899	11,93,456	10,09,434	11,96,446	12,13,641	11,93,456	12,64,043	12,95,153	13,46,412	13,61,371
Other Approved Securities	25,746	14,053	12,089	13,502	11,138	11,644	12,089	11,659	11,769	12,275	18,482
<b>Bank Credit</b>	<b>1,25,575</b>	<b>24,47,646</b>	<b>28,59,554</b>	<b>24,83,237</b>	<b>27,22,061</b>	<b>27,52,547</b>	<b>28,59,554</b>	<b>28,28,400</b>	<b>28,28,311</b>	<b>28,59,204</b>	<b>28,87,734</b>
Loans, Cash-credits and Overdrafts	1,14,982	23,45,470	27,57,577	23,82,535	26,27,855	26,56,246	27,57,577	27,29,578	27,34,645	27,63,948	27,90,163
Inland Bills-Purchased	3,532	12,988	12,470	11,740	13,550	12,344	12,470	12,328	11,554	11,326	12,067
Inland Bills-Discounted	2,409	41,400	43,987	43,950	38,818	41,651	43,987	44,750	44,059	44,033	46,263
Foreign Bills-Purchased	2,788	16,535	18,651	18,055	16,407	16,463	18,651	16,688	16,043	16,589	15,469
Foreign Bills-Discounted	1,864	31,253	26,868	26,957	25,431	25,843	26,868	25,057	22,010	23,309	23,772
Cash-Deposit Ratio	13.0	8.6	6.7	10.5	6.0	5.8	6.7	6.3	6.1	5.8	5.7
Investment-Deposit Ratio	38.5	30.5	30.5	30.0	31.9	31.8	30.5	31.6	31.9	33.1	32.9
Credit-Deposit Ratio	62.9	74.2	72.3	72.8	72.0	71.5	72.3	70.0	69.1	69.6	68.8