

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	2008				2009			
				Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting Banks	299	239	235	236	234	234	233	234	234	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>92,071</b>	<b>1,32,529</b>	<b>1,31,965</b>	<b>1,08,525</b>	<b>99,540</b>	<b>1,06,370</b>	<b>1,04,419</b>	<b>1,01,371</b>
Demand and Time Deposits from Banks (2)	5,598	50,306	53,134	47,154	48,760	49,990	50,304	48,490	48,319	53,134	53,255
Borrowings from Banks (3)	998	33,034	29,504	28,895	43,029	37,733	29,413	25,641	27,928	29,504	28,328
Other Demand and Time Liabilities (4)	77	18,385	21,780	16,023	40,740	44,242	28,808	25,409	30,123	21,780	19,788
<b>Liabilities to Others (1)</b>	<b>2,13,125</b>	<b>37,06,404</b>	<b>43,79,668</b>	<b>36,99,953</b>	<b>41,13,920</b>	<b>40,83,689</b>	<b>41,13,621</b>	<b>42,03,542</b>	<b>42,71,383</b>	<b>43,79,668</b>	<b>44,63,903</b>
<b>Aggregate Deposits (5)</b>	<b>1,99,643</b>	<b>32,97,074</b>	<b>39,52,603</b>	<b>33,04,608</b>	<b>36,22,174</b>	<b>36,50,162</b>	<b>36,78,196</b>	<b>37,79,670</b>	<b>38,48,855</b>	<b>39,52,603</b>	<b>40,47,643</b>
Demand	34,823	5,35,930	5,34,791	4,73,356	4,86,886	4,65,580	4,71,786	4,73,197	4,86,608	5,34,791	5,13,685
Time (5)	1,64,820	27,61,144	34,17,813	28,31,252	31,35,288	31,84,581	32,06,410	33,06,473	33,62,247	34,17,813	35,33,957
Borrowings (6)	645	1,07,712	1,15,355	1,02,688	1,16,147	1,26,311	1,26,205	1,15,258	1,16,495	1,15,355	1,05,536
Other Demand and Time Liabilities (4)	12,838	3,01,618	3,11,709	2,92,657	3,75,599	3,07,216	3,09,220	3,08,614	3,06,032	3,11,709	3,10,724
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>4,000</b>	<b>11,728</b>	<b>474</b>	<b>8,454</b>	<b>6,054</b>	<b>13,535</b>	<b>6,261</b>	<b>7,113</b>	<b>11,728</b>	<b>2,912</b>
Against Usance Bills / Promissory Notes	—	—	—	—	—	—	—	—	—	—	—
Others (8)	3,483	4,000	11,728	474	8,454	6,054	13,535	6,261	7,113	11,728	2,912
<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>2,81,822</b>	<b>3,01,099</b>	<b>2,63,791</b>	<b>2,50,077</b>	<b>2,24,985</b>	<b>2,22,394</b>	<b>2,65,699</b>	<b>2,53,502</b>
Cash in Hand	1,847	18,593	20,825	18,769	27,289	23,744	23,882	22,222	21,917	20,825	23,766
Balances with Reserve Bank (9)	24,147	2,64,921	2,44,874	2,63,054	2,73,811	2,40,046	2,26,194	2,02,762	2,00,477	2,44,874	2,29,736

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	2007-08	2008-09	2008				2009			
				Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr. (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>93,090</b>	<b>1,43,898</b>	<b>1,48,352</b>	<b>1,25,131</b>	<b>1,23,895</b>	<b>1,41,312</b>	<b>1,47,546</b>	<b>1,42,566</b>
Balances with Other Banks	3,347	41,310	59,896	40,990	45,690	44,419	46,842	48,677	51,339	59,896	57,642
In Current Account	1,926	16,553	13,280	14,985	15,340	13,255	12,537	11,780	11,765	13,280	13,978
In Other Accounts	1,421	24,757	46,616	26,005	30,350	31,164	34,306	36,897	39,574	46,616	43,664
Money at Call and Short Notice	2,201	25,766	26,295	20,829	31,540	33,139	24,865	23,029	29,776	26,295	27,280
Advances to Banks (10)	902	4,157	3,215	3,800	3,117	3,327	3,251	3,079	2,984	3,215	2,649
Other Assets	398	32,177	58,140	27,471	63,552	67,467	50,173	49,110	57,213	58,140	54,995
<b>Investment</b>	<b>76,831</b>	<b>10,05,952</b>	<b>12,05,544</b>	<b>10,53,631</b>	<b>10,37,540</b>	<b>10,97,458</b>	<b>11,25,219</b>	<b>12,07,584</b>	<b>12,25,285</b>	<b>12,05,544</b>	<b>12,75,432</b>
Government Securities (11)	51,086	9,91,899	11,93,456	10,39,806	10,24,263	10,84,919	11,13,223	11,96,446	12,13,641	11,93,456	12,56,082
Other Approved Securities	25,746	14,053	12,089	13,825	13,277	12,539	11,996	11,138	11,644	12,089	19,350
<b>Bank Credit</b>	<b>1,25,575</b>	<b>24,47,646</b>	<b>28,59,554</b>	<b>24,10,517</b>	<b>27,32,555</b>	<b>27,25,663</b>	<b>27,30,889</b>	<b>27,22,061</b>	<b>27,52,547</b>	<b>28,59,554</b>	<b>28,30,015</b>
Loans, Cash-credits and Overdrafts	1,14,982	23,45,470	27,57,577	23,09,789	26,26,412	26,26,362	26,32,542	26,27,855	26,56,246	27,57,577	27,30,510
Inland Bills-Purchased	3,532	12,988	12,470	12,742	14,486	13,525	13,833	13,550	12,344	12,470	12,568
Inland Bills-Discounted	2,409	41,400	43,987	41,848	42,724	39,135	39,582	38,818	41,651	43,987	45,050
Foreign Bills-Purchased	2,788	16,535	18,651	15,860	18,720	17,945	17,648	16,407	16,463	18,651	16,837
Foreign Bills-Discounted	1,864	31,253	26,868	30,278	30,213	28,696	27,284	25,431	25,843	26,868	25,050
Cash-Deposit Ratio	13.0	8.6	6.7	8.5	8.3	7.2	6.8	6.0	5.8	6.7	6.3
Investment-Deposit Ratio	38.5	30.5	30.5	31.9	28.6	30.1	30.6	31.9	31.8	30.5	31.5
Credit-Deposit Ratio	62.9	74.2	72.3	72.9	75.4	74.7	74.2	72.0	71.5	72.3	69.9