

Table 12: Key Statistics of Scheduled Banks at a Glance

(Billion Rs.)			
Item	31-12-08	30-06-08	31-12-07
Number of All Banks	46	45	46
Public Sector Commercial Banks	4	4	4
Domestic Private Banks	25	25	26
Foreign Banks	13	12	12
Specialized Banks	4	4	4
Number of (Reporting) Branches	8,744	8,343	8,169
Total Liabilities/Assets	9,378.0	8,861.4	9,273.3
Total Deposits (Excluding Inter-bank)	3,791.5	3,812.2	3,534.5
Demand	1,075.2	1,028.0	965.8
Savings	1,408.1	1,572.7	1,485.6
Time	1,308.2	1,211.5	1,083.2
Number of Accounts of Deposit Holders	25,091,369	24,815,675	24,354,738
Average Deposits per Account (Thousand Rs.)	151.1	153.6	145.1
Total Advances (Excluding Inter-bank)	3,056.4	2,815.6	2,613.2
Number of Accounts of Borrowers	5,219,338	4,926,067	4,919,834
Average Advances (Excluding Interbank)(Thousand Rs)	585.6	571.6	531.2
Bills Purchased and Discounted	138.7	122.5	107.4
Investments in Securities & Shares	1,021.0	1,036.7	1,204.6
Bank Loan (Advances + Bills)	3195.1	2,928.1	2,720.6
Ratio of Deposits to Total Liabilities	40.43%	43.03%	38.11%
Ratio of Cash to Deposits	11.37%	14.41%	11.73%
Ratio of Advances to Total Assets	32.59%	31.77%	28.18%
Ratio of Term Deposits to Total Deposits	34.50%	31.78%	30.65%
Ratio of Advances to Deposits	80.61%	73.86%	73.93%
Ratio of Investments to Deposits	26.93%	27.19%	34.08%
Ratio of Bank Loan to Deposits	84.27%	76.81%	76.97%
Ratio of (Loan + Investments) to Deposits	111.2%	104.00%	111.05%
Weighted Average:			
Deposits (Excluding Zero Rate)			
i) Interest Bearing	2.88%	2.46%	2.30%
ii) Profit & Loss Sharing	6.37%	5.87%	3.74%
Advances	14.63%	12.49%	11.56%

Table 13: Distribution of Deposits, Advances, Bills Purchased & Discounted and Investments of Scheduled Banks by Group

(Billion Rs.)								
Group	Deposits		Advances		Bills Purchased & Discounted		Investments	
	31-12-08	30-06-08	31-12-08	30-06-08	31-12-08	30-06-08	31-12-08	30-06-08
All Banks	3,791.5	3,812.2	3,056.4	2,815.6	138.7	122.5	1,021.0	1,036.7
1. Public Sector Commercial Banks	648.4	692.9	563.9	529.9	15.0	12.3	176.6	184.8
2. Domestic Private Banks	2,986.7	2,973.9	2,292.3	2,101.5	118.9	104.1	796.6	813.3
3. Foreign Banks	143.2	131.7	99.4	86.7	4.8	6.1	36.7	20.8
4. Specialized Banks	13.2	13.6	100.9	97.6	0.0	0.0	11.5	17.9
Commercial Banks (1+2+3)	3,778.3	3,798.5	2,955.6	2,718.1	138.7	122.5	1,009.5	1,018.9

* Totals may not match due to rounding

Table 14: Distribution of Type of Deposits of Scheduled Banks by Group

(Billion Rs.)								
Group	Demand			Savings			Term	
	31-12-08	30-06-08		31-12-08	30-06-08		31-12-08	30-06-08
All Banks	1,075.2	1,028.0		1,408.1	1,572.7		1,308.2	1,211.5
1. Public Sector Commercial Banks	171.2	192.5		283.1	311.7		194.1	188.7
2. Domestic Private Banks	863.0	806.1		1,084.3	1,220.6		1,039.3	947.1
3. Foreign Banks	35.4	24.2		37.3	36.6		70.5	71.0
4. Specialized Banks	5.5	5.2		3.4	3.8		4.3	4.7
Commercial Banks (1+2+3)	1,069.7	1,022.8		1,404.7	1,568.9		1,303.9	1,206.8

* Totals may not match due to rounding

Table 15: Maturity Breakup of Term Deposits of Scheduled Banks by Group

(Billion Rs.)										
Period of Maturity	All Banks		Public Sector Commercial Banks		Domestic Private Banks		Foreign Banks		Specialized Banks	
	31-12-08	30-06-08	31-12-08	30-06-08	31-12-08	30-06-08	31-12-08	30-06-08	31-12-08	30-06-08
For Less Than 3 Months	404.7	359.2	22.5	14.4	359.2	318.9	22.7	25.8	0.4	0.2
For 3 Months and Over but Less Than 6 Months	192.4	186.7	21.9	45.5	157.8	128.8	12.3	11.8	0.3	0.6
For 6 Months and Over but less Than 1 Year	213.4	190.7	41.4	40.2	164.0	145.0	7.6	5.2	0.4	0.3
For 1 Year and Over but Less Than 2 Years	304.6	254.4	73.2	51.8	205.8	176.5	24.2	24.3	1.5	1.7
For 2 Years and Over but Less Than 3 Years	25.5	326.3	5.0	4.1	19.3	27.4	0.6	0.6	0.5	0.5
For 3 Years and Over but Less Than 4 Years.	58.2	71.8	8.1	9.2	48.5	60.8	1.3	1.3	0.4	0.5
For 4 Years. and Over but Less Than 5 Years.	7.0	19.2	0.4	0.4	6.5	18.7	0.0	0.0	0.0	0.0
For 5 Years and Over	102.4	96.9	21.6	23.2	78.2	70.9	1.8	1.8	0.8	0.9
Total	1,308.2	1,211.5	194.1	188.7	1039.3	947.1	70.5	71.0	4.3	4.7

Table 16: Advances Classified by Securities & Borrowers as on 31th December 2008

(Billion Rs.)								
Securities	Government	Non-financial Public Sector Enterprises	Non-bank Financial Institutions	Private Sector Enterprises	Trust Funds & Non-profit Organizations	Personals	Others	Total
I. Gold, Bullion & Silver, Ornaments and Precious Metals	-	-	-	18.1	-	-	-	18.1
II. Securities, Shares & Other Financial Instruments	5.9	0.6	11.2	69.7	2	3.3	2.8	95.5
III. Merchandise	81.9	36.4	8.3	749.9	0.1	6.4	0.8	883.8
IV. Fixed Assets Including Machinery	0.7	22.9	6.2	341.2	6.1	13.0	2.5	392.6
V. Real Estate	1.7	4.1	2.2	613.8	1.3	87.0	1.7	711.8
VI. Fixed Deposits and Insurance Policies	0.1	9.4	0.1	85.2	0.1	9.0	0.9	104.9
VII. Others	60.1	113.6	17.7	362.9	4.1	277.4	14.1	849.7
Total	150.5	186.9	45.7	2,240.8	13.6	396.1	22.8	3,056.4

* Totals may not match due to rounding

Table 17: Advances by Modes of Financing

(Billion Rs.)						
Modes of Financing	31-12-08		30-06-08		31-12-07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Interest Based	389,934	253.4	414,816	221.0	307,429	203.9
II. Islamic Modes	4,829,404	2,803.0	4,511,251	2,594.6	4,612,405	2,409.3
a) Mark-p in Price on Deferred Payment Basis	3,295,882	2,127.8	3,449,298	1,976.0	3,660,478	1,850.7
b) Rent-sharing	272	1.3	1,647	4.9	1,435	5.8
c) Qarz-e-hasna	16,844	0.4	241	0.4	6,474	0.4
d) Musharaka or Profit and Loss	4,626	12.8	2,184	12.3	1,497	5.5
e) Leasing	65,617	50.3	104,236	33.3	42,227	29.4
f) Hire Purchase	47,114	31.3	37,948	10.8	33,015	24.0
g) Buy Back	591,045	217.0	180,664	238.1	193,290	190.4
h) Mark Down in Prices	488	1.1	1,515	2.9	1,811	2.5
i) Service Charges	378,925	6.9	319,668	6.7	234,995	4.8
j) Concessional Service Charges	127	6.6	56	0	0	0
k) Other Islamic Modes	428,464	347.5	413,794	309.2	437,183	296.0
Total (I+II)	5,219,338	3,056.4	4,926,067	2,815.6	4,919,834	2,613.2

Note: Data are based on Circular No. DS.BS.4(1)/84-6572

Note: --<0.0