

No. 4 : All Scheduled Commercial Banks – Business in India

Last Reporting Friday(in case of March) / Last Friday	1990-91	1999-2000	2000-01 (P)	2000	
				Apr.	Oct.
1	2	3	4	5	6
Number of Reporting banks	271	297	297	297	297
Liabilities to the banking system (1)	6,486	53,838	76,108	57,166	56,691
Demand and time deposits from banks (2), (12)	5,443	36,711	50,373	39,347	38,345
Borrowings from banks (3)	967	16,266	23,893	16,832	17,183
Other demand and time liabilities (4)	76	861	1,842	986	1,163
Liabilities to others (1)	2,05,600	8,94,520	10,40,669	9,15,261	9,77,106
Aggregate deposits (5)	1,92,541	8,13,345	9,58,008	8,36,252	8,90,298
Demand	33,192	1,27,366	1,40,782	1,29,265	1,31,271
Time (5)	1,59,349	6,85,978	8,17,226	7,06,987	7,59,026
Borrowings (6)	470	2,734	2,474	4,387	6,760
Other demand and time liabilities (4), (13)	12,589	78,442	92,349	74,622	80,048
Borrowings from Reserve Bank (7)	3,468	6,491	3,896	7,548	6,269
Against usance bills/promissory notes	-	-	-	-	-
Others	3,468	6,491	3,896	7,548	6,269
Cash in hand and balances with Reserve Bank	25,665	62,750	65,202	68,092	72,757
Cash in hand	1,804	5,330	5,658	5,487	5,900
Balances with Reserve Bank (9)	23,861	57,419	59,544	62,605	66,857

See 'Notes on Tables'.

(Rs. crore)

Last Reporting Friday(in case of March) / Last Friday	2000				2001	
	Nov.	Dec.	Jan.	Feb. (P)	Mar. (P)	Apr. (P)
1	7	8	9	10	11	12
Number of Reporting banks	297	297	297	297	297	297
Liabilities to the banking system (1)	62,230	67,252	69,250	71,002	76,108	81,985
Demand and time deposits from banks (2), (12)	40,435	45,259	46,667	47,183	50,373	51,798
Borrowings from banks (3)	20,616	20,741	21,289	22,553	23,893	28,451

Other demand and time liabilities (4)	1,179	1,253	1,295	1,266	1,842	1,737
Liabilities to others (1)	10,04,576	10,23,320	10,25,048	10,36,831	10,40,669	10,94,882
Aggregate deposits (5)	9,17,840	9,33,169	9,36,045	9,45,846	9,58,008	9,91,754
Demand	1,27,946	1,40,031	1,31,267	1,34,136	1,40,782	1,47,055
Time (5)	7,89,894	7,93,138	8,04,779	8,11,710	8,17,226	8,44,699
Borrowings (6)	7,478	2,272	2,496	2,773	2,474	5,832
Other demand and time liabilities (4), (13)	79,257	87,879	86,507	88,212	92,349	97,296
Borrowings from Reserve Bank (7)	5,962	6,692	6,099	5,130	3,896	6,235
Against usance bills/promissory notes	-	-	-	-	-	-
Others	5,962	6,692	6,099	5,130	3,896	6,235
Cash in hand and balances with Reserve Bank	74,437	73,995	76,608	77,392	65,202	82,407
Cash in hand	5,775	6,673	5,474	5,517	5,658	5,875
Balances with Reserve Bank (9)	68,663	67,322	71,135	71,875	59,544	76,532
See 'Notes on Tables'.						

Last Reporting Friday(in case of March) / Last Friday	1990-91	1999-2000	2000-01 (P)	2000	
				Apr.	Oct.
1	2	3	4	5	6
Assets with the Banking System	5,582	43,448	60,942	45,384	43,351
Balances with other banks	2,846	16,307	18,843	18,189	15,371
In current account	1,793	4,301	3,966	4,812	4,019
In other accounts	1,053	12,006	14,876	13,377	11,353
Money at call and short notice	1,445	21,680	35,458	23,080	22,507
Advances to banks (10)	902	3,542	4,332	2,379	3,625
Other assets	388	1,919	2,310	1,735	1,848
Investment	75,065	3,08,944	3,69,833	3,23,932	3,39,462
Government securities (11)	49,998	2,78,456	3,39,080	2,93,478	3,09,234
Other approved securities	25,067	30,488	30,753	30,454	30,228
Bank credit (14)	1,16,301	4,35,958	5,09,082	4,44,552	4,80,375
	(4,506)	(25,691)	(39,611)	(27,790)	(34,587)

Loans,cash-credits and overdrafts	1,05,982	4,00,907	4,67,911	4,06,333	4,40,967
Inland bills-purchased	3,375	4,788	5,017	4,941	4,930
Inland bills-discounted	2,336	12,758	18,515	15,101	17,332
Foreign bills-purchased	2,758	8,886	9,260	9,137	8,722
Foreign bills-discounted	1,851	8,619	8,379	9,040	8,425
Cash-Deposit Ratio	13.3	7.7	6.9	8.1	8.2
Investment- Deposit Ratio	39.0	38.0	39.1	38.7	38.1
Credit-Deposit Ratio	60.4	53.6	53.8	53.2	54.0

(Rs. crore)

Last Reporting Friday(in case of March) / Last Friday	2000		2001			
	Nov.	Dec.	Jan.	Feb.(P)	Mar. (P)	Apr. (P)
1	7	8	9	10	11	12
Assets with the Banking System	48,912	53,185	54,000	55,048	60,942	68,968
Balances with other banks	15,113	16,510	16,436	17,377	18,843	20,662
In current account	3,710	4,082	3,759	3,998	3,966	5,072
In other accounts	11,403	12,428	12,678	13,378	14,876	15,590
Money at call and short notice	29,245	32,131	32,283	32,514	35,458	42,133
Advances to banks (10)	2,847	2,704	3,235	2,797	4,332	3,878
Other assets	1,706	1,840	2,046	2,359	2,310	2,294
Investment	3,55,494	3,55,950	3,56,387	3,60,879	3,69,833	3,77,733
Government securities (11)	3,25,211	3,25,632	3,26,225	3,30,037	3,39,080	3,46,469
Other approved securities	30,283	30,318	30,162	30,842	30,753	31,265
Bank credit (14)	4,81,233	4,97,703	5,00,283	5,04,621	5,09,082	5,18,833
	(36,354)	(37,450)	(39,078)	(39,611)	(39,991)	(39,309)
Loans,cash-credits and overdrafts	4,41,194	4,56,322	4,60,045	4,63,753	4,67,911	4,75,032
Inland bills-purchased	4,656	5,387	4,964	4,934	5,017	5,505
Inland bills-discounted	17,868	18,018	18,182	18,562	18,515	19,771
Foreign bills-purchased	8,899	9,615	9,144	9,244	9,260	10,003
Foreign bills-discounted	8,616	8,362	7,948	8,127	8,379	8,521
Cash-Deposit Ratio	8.1	7.9	8.2	8.2	6.9	8.3

Investment- Deposit Ratio	38.7	38.1	38.1	38.2	39.1	38.1
<u>Credit-Deposit Ratio</u>	<u>52.4</u>	<u>53.3</u>	<u>53.4</u>	<u>53.4</u>	<u>53.8</u>	<u>52.3</u>