

### No. 3 : All Scheduled Banks – Business in India

Last Reporting Friday (in case of March) /Last Friday	1990-91	1999-2000	2000-01	2000	
				Jun.	Dec.
1	2	3	4	5	6
Number of reporting banks	299	364	363	364	364
<b>Liabilities to the banking system (1)</b>	<b>6,673</b>	<b>56,233</b>	<b>82,550</b>	<b>60,209</b>	<b>72,629</b>
Demand and time deposits from banks (2)	5,598	38,699	55,041	43,108	49,528
Borrowings from banks (3)	998	16,655	25,179	15,973	21,803
Other demand and time liabilities (4)	77	880	2,329	1,128	1,297
<b>Liabilities to others (1)</b>	<b>2,13,125</b>	<b>9,44,813</b>	<b>11,12,370</b>	<b>9,84,866</b>	<b>10,77,956</b>
<b>Aggregate deposits (5)</b>	<b>1,99,643</b>	<b>8,62,098</b>	<b>10,16,440</b>	<b>9,03,640</b>	<b>9,85,805</b>
Demand	34,823	1,33,000	1,48,669	1,36,167	1,45,961
Time (5)	1,64,820	7,29,098	8,67,771	7,67,473	8,39,844
Borrowings (6)	645	2,801	2,634	2,558	2,333
Other demand and time liabilities (4)	12,838	79,914	93,296	78,668	89,818
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>6,523</b>	<b>3,966</b>	<b>8,928</b>	<b>6,795</b>
Against usance bills / promissory notes	-	-	-	-	-
Others (8)	3,483	6,523	3,966	8,928	6,795
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>65,178</b>	<b>68,242</b>	<b>69,567</b>	<b>76,796</b>
Cash in hand	1,847	5,728	6,085	6,158	7,190
Balances with Reserve Bank (9)	24,147	59,450	62,157	63,409	69,605

(Rs. crore)

Last Reporting Friday (in case of Last Friday March) /	2001					
	Jan.	Feb.	Mar.	Apr. (P)	May (P)	Jun. (P)
1	7	8	9	10	11	12
Number of reporting banks	364	364	363	363	363	363
<b>Liabilities to the banking system (1)</b>	<b>74,741</b>	<b>77,679</b>	<b>82,550</b>	<b>87,169</b>	<b>80,890</b>	<b>79,772</b>
Demand and time deposits from banks (2)	50,955	52,165	55,041	55,895	52,480	51,976
Borrowings from banks (3)	22,456	24,040	25,179	29,499	26,446	26,235
Other demand and time liabilities (4)	1,330	1,475	2,329	1,775	1,964	1,561

<b>Liabilities to others (1)</b>	<b>10,80,809</b>	<b>10,95,200</b>	<b>11,12,370</b>	<b>11,51,108</b>	<b>11,53,606</b>	<b>11,67,067</b>
<b>Aggregate deposits (5)</b>	<b>9,89,749</b>	<b>10,01,615</b>	<b>10,16,440</b>	<b>10,45,541</b>	<b>10,54,008</b>	<b>10,68,815</b>
Demand	1,37,329	1,40,922	1,48,669	1,53,319	1,48,950	1,52,827
Time (5)	8,52,420	8,60,693	8,67,771	8,92,221	9,05,058	9,15,988
Borrowings (6)	2,555	2,443	2,634	5,859	4,266	2,264
Other demand and time liabilities (4)	88,505	91,142	93,296	99,708	95,331	95,988
<b>Borrowings from Reserve Bank (7)</b>	<b>6,199</b>	<b>5,218</b>	<b>3,966</b>	<b>6,352</b>	<b>4,142</b>	<b>3,677</b>
Against usance bills / promissory notes	-	-	-	-	-	-
Others (8)	6,199	5,218	3,966	6,352	4,142	3,677
<b>Cash in hand and balances with Reserve Bank</b>	<b>79,558</b>	<b>80,309</b>	<b>68,242</b>	<b>85,549</b>	<b>77,415</b>	<b>84,002</b>
Cash in hand	5,881	6,149	6,085	6,289	6,688	6,991
Balances with Reserve Bank (9)	73,677	74,160	62,157	79,260	70,728	77,011

Last Reporting Friday (in case of March) / Last Friday	1990-91	1999-2000	2000-01	2000	
				Jun.	Dec.
1	2	3	4	5	6
<b>Assets with the Banking System</b>	<b>6,848</b>	<b>52,702</b>	<b>71,484</b>	<b>47,679</b>	<b>61,917</b>
Balances with other banks	3,347	19,525	23,510	18,833	20,356
In current account	1,926	5,031	5,356	5,239	4,949
In other accounts	1,421	14,495	18,154	13,593	15,407
Money at call and short notice	2,201	26,670	39,916	23,465	35,883
Advances to banks (10)	902	4,204	5,003	2,136	2,730
Other assets	398	2,303	3,055	3,245	2,948
<b>Investment</b>	<b>76,831</b>	<b>3,22,836</b>	<b>3,86,223</b>	<b>3,43,607</b>	<b>3,73,169</b>
Government securities (11)	51,086	2,90,002	3,53,498	3,10,576	3,40,202
Other approved securities	25,746	32,834	32,724	33,031	32,968
<b>Bank credit</b>	<b>1,25,575</b>	<b>4,76,025</b>	<b>5,59,856</b>	<b>5,01,550</b>	<b>5,42,412</b>
Loans, cash-credits and overdrafts	1,14,982	4,40,056	5,17,250	4,62,625	4,99,900
Inland bills-purchased	3,532	5,032	5,225	5,276	5,699
Inland bills-discounted	2,409	13,186	19,174	15,406	18,548

Foreign bills-purchased	2,788	8,939	9,404	8,971	9,679
Foreign bills-discounted	1,864	8,812	8,803	9,271	8,587
Cash-Deposit Ratio	13.0	7.6	6.7	7.7	7.8
Investment-Deposit Ratio	38.5	37.4	38.0	38.0	37.9
Credit-Deposit Ratio	62.9	55.2	55.1	55.5	55.0

(Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	2001					
	Jan.	Feb.	Mar.	Apr. (P)	May (P)	Jun. (P)
1	7	8	9	10	11	12
<b>Assets with the Banking System</b>	<b>63,264</b>	<b>64,410</b>	<b>71,484</b>	<b>78,025</b>	<b>72,184</b>	<b>71,010</b>
Balances with other banks	19,893	20,656	23,510	24,292	22,150	22,332
In current account	4,639	4,842	5,356	5,974	5,876	5,659
In other accounts	15,254	15,814	18,154	18,318	16,274	16,672
Money at call and short notice	36,973	37,432	39,916	46,415	42,776	41,182
Advances to banks (10)	3,282	3,321	5,003	3,952	4,327	4,531
Other assets	3,116	3,000	3,055	3,365	2,931	2,965
<b>Investment</b>	<b>3,73,400</b>	<b>3,78,377</b>	<b>3,86,223</b>	<b>3,93,380</b>	<b>4,07,510</b>	<b>4,10,533</b>
Government securities (11)	3,40,607	3,45,514	3,53,498	3,59,526	3,73,702	3,77,338
Other approved securities	32,792	32,863	32,724	33,855	33,808	33,195
<b>Bank credit</b>	<b>5,45,941</b>	<b>5,51,123</b>	<b>5,59,856</b>	<b>5,67,656</b>	<b>5,62,910</b>	<b>5,67,231</b>
Loans, cash-credits and overdrafts	5,04,593	5,09,114	5,17,250	5,22,711	5,19,956	5,26,290
Inland bills-purchased	5,270	5,083	5,225	5,825	5,347	5,285
Inland bills-discounted	18,715	19,163	19,174	20,330	19,363	18,483
Foreign bills-purchased	9,201	9,428	9,404	10,066	9,335	9,085
Foreign bills-discounted	8,160	8,334	8,803	8,724	8,909	8,088
Cash-Deposit Ratio	8.0	8.0	6.7	8.2	7.3	7.9
Investment-Deposit Ratio	37.7	37.8	38.0	37.6	38.7	38.4
Credit-Deposit Ratio	55.2	55.0	55.1	54.3	53.4	53.1

See 'Notes on Tables'.