

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

	(Rs. crore)				
Last Reporting Friday(in case of March) / Last Friday	1990-91	1999-00	2000-01	2000	
1	2	3	4	5	6
Number of Reporting banks	271	297	296	297	296
<b>Liabilities to the banking system (1)</b>	<b>6,486</b>	<b>53,838</b>	<b>77,088</b>	<b>56,649</b>	<b>77,088</b>
Demand and time deposits from banks (2), (12)	5,443	36,711	50,750	40,040	50,750
Borrowings from banks (3)	967	16,266	24,047	15,142	24,047
Other demand and time liabilities (4)	76	861	2,291	1,467	2,291
<b>Liabilities to others (1)</b>	<b>2,05,600</b>	<b>8,94,520</b>	<b>10,56,392</b>	<b>9,84,108</b>	<b>10,56,392</b>
<b>Aggregate deposits (5)</b>	<b>1,92,541</b>	<b>8,13,345</b>	<b>9,62,618</b>	<b>8,95,031</b>	<b>9,62,618</b>
Demand	33,192	1,27,366	1,42,552	1,35,827	1,42,552
Time (5)	1,59,349	6,85,978	8,20,066	7,59,204	8,20,066
Borrowings (6)	470	2,734	2,566	7,183	2,566
Other demand and time liabilities (4), (13)	12,589	78,442	91,208	81,894	91,208
<b>Borrowings from Reserve Bank (7)</b>	<b>3,468</b>	<b>6,491</b>	<b>3,896</b>	<b>6,719</b>	<b>3,896</b>
Against usance bills/promissory notes	-	-	-	-	-
Others	3,468	6,491	3,896	6,719	3,896
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>62,750</b>	<b>65,202</b>	<b>78,289</b>	<b>65,202</b>
Cash in hand	1,804	5,330	5,658	5,374	5,658
Balances with Reserve Bank (9)	23,861	57,419	59,544	72,915	59,544

	(Rs. crore)					
Last Reporting Friday(in case of March) / Last Friday	2001					
1	Apr.	May	Jun.	Jul. (P)	Aug. (P)	Sep. (P)
1	7	8	9	10	11	12
Number of Reporting banks	295	295	295	295	295	295
<b>Liabilities to the banking system (1)</b>	<b>82,175</b>	<b>75,424</b>	<b>75,622</b>	<b>69,210</b>	<b>58,505</b>	<b>56,753</b>
Demand and time deposits from banks (2), (12)	52,085	48,272	48,579	44,798	36,875	35,369
Borrowings from banks (3)	28,057	25,667	25,559	23,001	20,211	19,935

Other demand and time liabilities (4)	2,033	1,485	1,484	1,412	1,419	1,450
<b>Liabilities to others (1)</b>	<b>10,95,506</b>	<b>10,97,268</b>	<b>11,12,427</b>	<b>11,18,577</b>	<b>11,36,123</b>	<b>11,54,596</b>
<b>Aggregate deposits (5)</b>	<b>9,92,805</b>	<b>10,00,278</b>	<b>10,16,789</b>	<b>10,21,779</b>	<b>10,35,822</b>	<b>10,52,472</b>
Demand	1,44,567	1,41,070	1,47,944	1,42,438	1,41,710	1,46,131
Time (5)	8,48,238	8,59,208	8,68,846	8,79,341	8,94,112	9,06,341
Borrowings (6)	5,814	4,185	2,225	2,191	4,194	5,234
Other demand and time liabilities (4), (13)	96,887	92,804	93,413	94,607	96,107	96,891
<b>Borrowings from Reserve Bank (7)</b>	<b>6,235</b>	<b>4,056</b>	<b>3,616</b>	<b>6,441</b>	<b>748</b>	<b>3,653</b>
Against usance bills/promissory notes	-	-	-	-	-	-
Others	6,235	4,056	3,616	6,441	748	3,653
<b>Cash in hand and balances with Reserve Bank</b>	<b>82,626</b>	<b>74,478</b>	<b>81,226</b>	<b>77,685</b>	<b>69,638</b>	<b>83,085</b>
Cash in hand	6,094	6,423	6,900	6,465	6,517	6,177
Balances with Reserve Bank (9)	76,532	68,055	74,326	71,220	63,121	76,908

(Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	1990-91	1999-00	2000-01	2000	
	2	3	4	Sep.	Mar.
1				5	6
<b>Assets with the Banking System</b>	<b>5,582</b>	<b>43,448</b>	<b>62,355</b>	<b>40,662</b>	<b>62,355</b>
Balances with other banks	2,846	16,307	19,856	15,967	19,856
In current account	1,793	4,301	4,460	4,157	4,460
In other accounts	1,053	12,006	15,397	11,811	15,397
Money at call and short notice	1,445	21,680	35,628	19,865	35,628
Advances to banks (10)	902	3,542	4,933	3,209	4,933
Other assets	388	1,919	1,937	1,620	1,937
<b>Investment</b>	<b>75,065</b>	<b>3,08,944</b>	<b>3,70,159</b>	<b>3,36,445</b>	<b>3,70,159</b>
Government securities (11)	49,998	2,78,456	3,40,035	3,05,742	3,40,035
Other approved securities	25,067	30,488	30,125	30,703	30,125
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>4,35,958</b>	<b>5,11,434</b>	<b>4,76,504</b>	<b>5,11,434</b>
	<b>(4,506)</b>	<b>(25,691)</b>	<b>(39,991)</b>	<b>(32,131)</b>	<b>(39,991)</b>
Loans, cash-credits and overdrafts	1,05,982	4,00,907	4,70,215	4,37,389	4,70,215

Inland bills-purchased	3,375	4,788	4,908	5,130	4,908
Inland bills-discounted	2,336	12,758	18,574	16,485	18,574
Foreign bills-purchased	2,758	8,886	9,351	9,038	9,351
Foreign bills-discounted	1,851	8,619	8,386	8,462	8,386
Cash-Deposit Ratio	13.3	7.7	6.8	8.7	6.8
Investment- Deposit Ratio	39.0	38.0	38.5	37.6	38.5
Credit-Deposit Ratio	60.4	53.6	53.1	53.2	53.1

(Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	2001					
	Apr.	May	Jun.	Jul. (P)	Aug. (P)	Sep. (P)
1	7	8	9	10	11	12
<b>Assets with the Banking System</b>	<b>68,567</b>	<b>63,231</b>	<b>62,722</b>	<b>56,126</b>	<b>54,197</b>	<b>51,064</b>
Balances with other banks	20,744	18,594	18,929	18,389	17,850	17,148
In current account	5,139	4,888	4,626	4,603	4,284	4,153
In other accounts	15,605	13,706	14,303	13,785	13,566	12,995
Money at call and short notice	41,326	37,846	37,018	31,301	32,608	29,881
Advances to banks (10)	4,440	5,053	4,821	4,562	1,795	2,041
Other assets	2,056	1,738	1,954	1,875	1,943	1,993
<b>Investment</b>	<b>3,79,003</b>	<b>3,91,383</b>	<b>3,93,375</b>	<b>4,06,732</b>	<b>4,17,895</b>	<b>4,13,988</b>
Government securities (11)	3,48,657	3,61,080	3,64,247	3,76,023	3,87,176	3,82,842
Other approved securities	30,346	30,303	29,128	30,709	30,719	31,146
<b>Bank credit (14)</b>	<b>5,16,876</b>	<b>5,14,921</b>	<b>5,19,416</b>	<b>5,24,184</b>	<b>5,28,823</b>	<b>5,36,881</b>
	<b>(39,309)</b>	<b>(47,572)</b>	<b>(50,340)</b>	<b>(51,027)</b>	<b>(50,338)</b>	<b>(47,924)</b>
Loans,cash-credits and overdrafts	4,73,728	4,73,777	4,79,561	4,84,748	4,90,006	4,98,508
Inland bills-purchased	5,183	4,896	4,857	4,643	4,531	4,800
Inland bills-discounted	19,808	18,777	17,909	17,758	17,785	17,266
Foreign bills-purchased	9,759	9,036	9,222	8,996	8,559	8,390
Foreign bills-discounted	8,398	8,436	7,865	8,039	7,943	7,916
Cash-Deposit Ratio	8.3	7.4	8.0	7.6	6.7	7.9
Investment- Deposit Ratio	38.2	39.1	38.7	39.8	40.3	39.3
Credit-Deposit Ratio	52.1	51.5	51.1	51.3	51.1	51.0

See 'Notes on Tables'.