

**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		2001					
				Dec.	Jun.	Jul.	Aug.	Sep. (P)	Oct. (P)	Nov. (P)	Dec. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting banks	271	297	296	297	295	295	295	295	295	295	295
<b>Liabilities to the banking system (1)</b>	<b>6,486</b>	<b>53,838</b>	<b>77,088</b>	<b>67,252</b>	<b>75,622</b>	<b>58,570</b>	<b>57,648</b>	<b>56,753</b>	<b>58,831</b>	<b>52,311</b>	<b>51,590</b>
Demand and time deposits from banks (2), (12)	5,443	36,711	50,750	45,259	48,579	38,481	35,944	35,369	34,000	32,035	31,609
Borrowings from banks (3)	967	16,266	24,047	20,741	25,559	18,621	20,253	19,935	23,132	18,483	17,831
Other demand and time liabilities (4)	76	861	2,291	1,253	1,484	1,469	1,450	1,450	1,699	1,793	2,149
<b>Liabilities to others (1)</b>	<b>2,05,600</b>	<b>8,94,520</b>	<b>10,56,392</b>	<b>10,23,320</b>	<b>11,12,427</b>	<b>11,18,262</b>	<b>11,37,340</b>	<b>11,54,596</b>	<b>11,58,438</b>	<b>11,71,704</b>	<b>11,78,003</b>
<b>Aggregate deposits (5)</b>	<b>1,92,541</b>	<b>8,13,345</b>	<b>9,62,618</b>	<b>9,33,169</b>	<b>10,16,789</b>	<b>10,22,925</b>	<b>10,37,369</b>	<b>10,52,472</b>	<b>10,51,139</b>	<b>10,61,981</b>	<b>10,67,707</b>
Demand	33,192	1,27,366	1,42,552	1,40,031	1,47,944	1,41,996	1,42,090	1,46,131	1,41,873	1,43,300	1,45,660
Time (5)	1,59,349	6,85,978	8,20,066	7,93,138	8,68,846	8,80,929	8,95,279	9,06,341	9,09,266	9,18,681	9,22,047
Borrowings (6)	470	2,734	2,566	2,272	2,225	2,187	4,195	5,234	5,239	1,898	3,332
Other demand and time liabilities (4), (13)	12,589	78,442	91,208	87,879	93,413	93,150	95,776	96,891	1,02,060	1,07,825	1,06,964
<b>Borrowings from Reserve Bank (7)</b>	<b>3,468</b>	<b>6,491</b>	<b>3,896</b>	<b>6,692</b>	<b>3,616</b>	<b>6,441</b>	<b>748</b>	<b>3,653</b>	<b>4,816</b>	<b>2,782</b>	<b>6,986</b>
Against usance bills/promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others	3,468	6,491	3,896	6,692	3,616	6,441	748	3,653	4,816	2,782	6,986
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>62,750</b>	<b>65,202</b>	<b>73,995</b>	<b>81,226</b>	<b>77,642</b>	<b>69,630</b>	<b>83,085</b>	<b>75,601</b>	<b>79,723</b>	<b>75,458</b>
Cash in hand	1,804	5,330	5,658	6,673	6,900	6,422	6,509	6,177	6,008	6,755	6,654
Balances with Reserve Bank (9)	23,861	57,419	59,544	67,322	74,326	71,220	63,121	76,908	69,594	72,969	68,804

<b>Assets with the Banking System</b>	<b>5,582</b>	<b>43,448</b>	<b>62,355</b>	<b>53,185</b>	<b>62,722</b>	<b>46,138</b>	<b>54,560</b>	<b>51,064</b>	<b>53,285</b>	<b>46,344</b>	<b>46,021</b>
Balances with other banks	2,846	16,307	19,856	16,510	18,929	18,053	17,038	17,148	17,531	17,901	17,906
In current account	1,793	4,301	4,460	4,082	4,626	4,321	4,028	4,153	3,927	4,124	4,024
In other accounts	1,053	12,006	15,397	12,428	14,303	13,732	13,009	12,995	13,604	13,778	13,882
Money at call and short notice	1,445	21,680	35,628	32,131	37,018	24,071	33,481	29,881	31,598	24,757	24,576
Advances to banks (10)	902	3,542	4,933	2,704	4,821	2,223	2,125	2,041	2,126	1,672	1,544
Other assets	388	1,919	1,937	1,840	1,954	1,792	1,917	1,993	2,029	2,013	1,995
<b>Investment</b>	<b>75,065</b>	<b>3,08,944</b>	<b>3,70,159</b>	<b>3,55,950</b>	<b>3,93,375</b>	<b>4,06,742</b>	<b>4,16,976</b>	<b>4,13,988</b>	<b>4,17,151</b>	<b>4,22,221</b>	<b>4,28,375</b>
Government securities (11)	49,998	2,78,456	3,40,035	3,25,632	3,64,247	3,77,481	3,87,817	3,82,842	3,86,263	3,91,695	3,98,415
Other approved securities	25,067	30,488	30,125	30,318	29,128	29,261	29,159	31,146	30,887	30,526	29,960
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>4,35,958</b>	<b>5,11,434</b>	<b>4,97,703</b>	<b>5,19,416</b>	<b>5,24,104</b>	<b>5,28,340</b>	<b>5,36,881</b>	<b>5,44,335</b>	<b>5,49,040</b>	<b>5,58,599</b>
	<b>(4,506)</b>	<b>(25,691)</b>	<b>(39,991)</b>	<b>(37,450)</b>	<b>(50,340)</b>	<b>(51,027)</b>	<b>(50,338)</b>	<b>(47,924)</b>	<b>(50,763)</b>	<b>(51,730)</b>	<b>(52,276)</b>
Loans,cash-credits and overdrafts	1,05,982	4,00,907	4,70,215	4,56,322	4,79,561	4,84,878	4,89,460	4,98,508	5,05,831	5,10,419	5,19,788
Inland bills-purchased	3,375	4,788	4,908	5,387	4,857	4,548	4,640	4,800	4,708	4,718	4,813
Inland bills-discounted	2,336	12,758	18,574	18,018	17,909	17,845	17,669	17,266	17,235	17,263	17,455
Foreign bills-purchased	2,758	8,886	9,351	9,615	9,222	8,754	8,399	8,390	8,345	8,160	8,159
Foreign bills-discounted	1,851	8,619	8,386	8,362	7,865	8,078	8,173	7,916	8,215	8,479	8,384
Cash-Deposit Ratio	13.3	7.7	6.8	7.9	8.0	7.6	6.7	7.9	7.2	7.5	7.1
Investment- Deposit Ratio	39.0	38.0	38.5	38.1	38.7	39.8	40.2	39.3	39.7	39.8	40.1
Credit-Deposit Ratio	60.4	53.6	53.1	53.3	51.1	51.2	50.9	51.0	51.8	51.7	52.3

See 'Notes on Tables'.