

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

(Rs. crore)											
Last Reporting Friday (in case of March) / Last Friday	1990-91	1999-00	2000-01	Jan.	Jul.	Aug.	2001 Sep.	Oct.	Nov. (P)	Dec. (P)	2002 Jan. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of reporting banks	299	364	363	364	362	362	362	362	362	362	362
<b>Liabilities to the banking system (1)</b>	<b>6,673</b>	<b>56,233</b>	<b>82,550</b>	<b>74,741</b>	<b>63,044</b>	<b>61,923</b>	<b>61,421</b>	<b>60,786</b>	<b>56,183</b>	<b>55,438</b>	<b>54,185</b>
Demand and time deposits from banks (2)	5,598	38,699	55,041	50,955	42,112	39,465	38,619	35,498	35,419	35,027	35,288
Borrowings from banks (3)	998	16,655	25,179	22,456	19,436	20,982	20,706	23,437	18,964	18,252	17,309
Other demand and time liabilities (4)	77	880	2,329	1,330	1,496	1,476	2,095	1,851	1,799	2,159	1,588
<b>Liabilities to others (1)</b>	<b>2,13,125</b>	<b>9,44,813</b>	<b>11,12,370</b>	<b>10,80,809</b>	<b>11,76,495</b>	<b>11,95,992</b>	<b>12,23,824</b>	<b>12,22,099</b>	<b>12,32,738</b>	<b>12,38,617</b>	<b>12,43,440</b>
<b>Aggregate deposits (5)</b>	<b>1,99,643</b>	<b>8,62,098</b>	<b>10,16,440</b>	<b>9,89,749</b>	<b>10,78,822</b>	<b>10,93,700</b>	<b>11,19,008</b>	<b>11,10,205</b>	<b>11,20,618</b>	<b>11,26,019</b>	<b>11,35,156</b>
Demand	34,823	1,33,000	1,48,669	1,37,329	1,48,246	1,48,431	1,56,835	1,46,386	1,49,945	1,51,891	1,48,754
Time (5)	1,64,820	7,29,098	8,67,771	8,52,420	9,30,577	9,45,269	9,62,173	9,63,819	9,70,673	9,74,128	9,86,401
Borrowings (6)	645	2,801	2,634	2,555	2,235	4,243	6,185	5,396	1,961	3,364	2,227
Other demand and time liabilities (4)	12,838	79,914	93,296	88,505	95,438	98,049	98,630	1,06,499	1,10,159	1,09,234	1,06,057
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>6,523</b>	<b>3,966</b>	<b>6,199</b>	<b>6,551</b>	<b>753</b>	<b>3,747</b>	<b>4,908</b>	<b>2,870</b>	<b>7,078</b>	<b>4,061</b>
Against usance bills / promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others (8)	3,483	6,523	3,966	6,199	6,551	753	3,747	4,908	2,870	7,078	4,061
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>65,178</b>	<b>68,242</b>	<b>79,558</b>	<b>80,665</b>	<b>72,762</b>	<b>86,672</b>	<b>78,701</b>	<b>82,900</b>	<b>78,554</b>	<b>78,544</b>
Cash in hand	1,847	5,728	6,085	5,881	6,892	6,987	6,704	6,314	7,227	7,090	6,623
Balances with Reserve Bank (9)	24,147	59,450	62,157	73,677	73,773	65,775	79,968	72,387	75,672	71,464	71,921

See 'Notes on Tables'.

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1	2	3	4	5	6	7	8	9	10	11	12

<b>Assets with the Banking System</b>	<b>6,848</b>	<b>52,702</b>	<b>71,484</b>	<b>63,264</b>	<b>55,260</b>	<b>63,069</b>	<b>60,585</b>	<b>61,507</b>	<b>55,421</b>	<b>54,714</b>	<b>58,534</b>
Balances with other banks	3,347	19,525	23,510	19,893	21,428	20,367	20,193	19,557	21,388	21,431	21,105
In current account	1,926	5,031	5,356	4,639	5,168	4,862	4,995	4,683	5,071	4,946	5,122
In other accounts	1,421	14,495	18,154	15,254	16,260	15,506	15,198	14,874	16,318	16,486	15,983
Money at call and short notice	2,201	26,670	39,916	36,973	28,744	37,580	35,099	36,837	29,356	28,749	28,083
Advances to banks (10)	902	4,204	5,003	3,282	2,226	2,143	2,302	2,509	1,683	1,556	6,134
Other assets	398	2,303	3,055	3,116	2,861	2,979	2,990	2,604	2,993	2,978	3,213
<b>Investment</b>	<b>76,831</b>	<b>3,22,836</b>	<b>3,86,223</b>	<b>3,73,400</b>	<b>4,24,023</b>	<b>4,34,693</b>	<b>4,29,594</b>	<b>4,35,501</b>	<b>4,40,997</b>	<b>4,47,597</b>	<b>4,50,115</b>
Government securities (11)	51,086	2,90,002	3,53,498	3,40,607	3,92,313	4,03,086	3,98,026	4,04,370	4,08,014	4,15,166	4,18,383
Other approved securities	25,746	32,834	32,724	32,792	31,710	31,606	31,568	31,131	32,983	32,432	31,732
<b>Bank credit</b>	<b>1,25,575</b>	<b>4,76,025</b>	<b>5,59,856</b>	<b>5,45,941</b>	<b>5,72,523</b>	<b>5,76,455</b>	<b>5,92,104</b>	<b>5,96,375</b>	<b>5,98,046</b>	<b>6,07,992</b>	<b>6,18,800</b>
Loans, cash-credits and overdrafts	1,14,982	4,40,056	5,17,250	5,04,593	5,32,189	5,36,484	5,51,811	5,56,509	5,58,281	5,68,045	5,77,264
Inland bills-purchased	3,532	5,032	5,225	5,270	4,905	4,994	5,592	5,034	5,102	5,201	5,440
Inland bills-discounted	2,409	13,186	19,174	18,715	18,311	18,120	17,660	17,603	17,750	17,938	18,866
Foreign bills-purchased	2,788	8,939	9,404	9,201	8,812	8,454	8,652	8,357	8,210	8,209	8,668
Foreign bills-discounted	1,864	8,812	8,803	8,160	8,307	8,403	8,388	8,871	8,704	8,598	8,561
Cash-Deposit Ratio	13.0	7.6	6.7	8.0	7.5	6.7	7.7	7.1	7.4	7.0	6.9
Investment-Deposit Ratio	38.5	37.4	38.0	37.7	39.3	39.7	38.4	39.2	39.4	39.8	39.7
Credit-Deposit Ratio	62.9	55.2	55.1	55.2	53.1	52.7	52.9	53.7	53.4	54.0	54.5