

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

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	1990-91	2000-01	2001-02(P)	2001		
				Apr.	Oct.	Nov.
1	2	3	4	5	6	7
Number of reporting banks	<b>299</b>	<b>363</b>	<b>362</b>	<b>362</b>	<b>362</b>	<b>362</b>
<b>Liabilities to the banking system (1)</b>	<b>6,673</b>	<b>82,550</b>	<b>56,598</b>	<b>87,232</b>	<b>60,786</b>	<b>56,388</b>
Demand and time deposits from banks (2)	5,598	55,041	34,435	56,255	35,498	35,003
Borrowings from banks (3)	998	25,179	20,056	28,908	23,437	19,570
Other demand and time liabilities (4)	77	2,329	2,106	2,069	1,851	1,815
<b>Liabilities to others (1)</b>	<b>2,13,125</b>	<b>11,12,370</b>	<b>12,74,641</b>	<b>11,51,975</b>	<b>12,22,099</b>	<b>12,32,675</b>
<b>Aggregate deposits (5)</b>	<b>1,99,643</b>	<b>10,16,440</b>	<b>11,58,705</b>	<b>10,46,818</b>	<b>11,10,205</b>	<b>11,21,406</b>
Demand	34,823	1,48,669	1,58,034	1,50,900	1,46,386	1,50,097
Time (5)	1,64,820	8,67,771	10,00,671	8,95,918	9,63,819	9,71,309
Borrowings (6)	645	2,634	3,117	5,842	5,396	1,933
Other demand and time liabilities (4)	12,838	93,296	1,12,819	99,315	1,06,499	1,09,336
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>3,966</b>	<b>3,694</b>	<b>6,352</b>	<b>4,908</b>	<b>2,870</b>
Against usance bills / promissory notes	—	—	—	—	—	—
Others (8)	3,483	3,966	3,694	6,352	4,908	2,870
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>68,242</b>	<b>72,393</b>	<b>85,768</b>	<b>78,701</b>	<b>83,102</b>
Cash in hand	1,847	6,085	6,445	6,509	6,314	7,429
Balances with Reserve Bank (9)	24,147	62,157	65,949	79,260	72,387	75,672
<b>Assets with the Banking System</b>	<b>6,848</b>	<b>71,484</b>	<b>60,690</b>	<b>77,822</b>	<b>61,507</b>	<b>54,863</b>
Balances with other banks	3,347	23,510	21,044	24,986	19,557	20,319
In current account	1,926	5,356	5,318	6,042	4,683	4,826
In other accounts	1,421	18,154	15,727	18,945	14,874	15,493
Money at call and short notice	2,201	39,916	30,679	45,190	36,837	30,096
Advances to banks (10)	902	5,003	5,266	4,514	2,509	1,567
Other assets	398	3,055	3,700	3,132	2,604	2,880

<b>Investment</b>	<b>76,831</b>	<b>3,86,223</b>	<b>4,57,619</b>	<b>3,94,677</b>	<b>4,35,501</b>	<b>4,39,646</b>
Government securities (11)	51,086	3,53,498	4,26,215	3,61,736	4,04,370	4,09,117
Other approved securities	25,746	32,724	31,404	32,941	31,131	30,530
<b>Bank credit</b>	<b>1,25,575</b>	<b>5,59,856</b>	<b>6,37,943</b>	<b>5,65,912</b>	<b>5,96,375</b>	<b>5,98,375</b>
Loans, cash-credits and overdrafts	1,14,982	5,17,250	5,94,720	5,21,611	5,56,509	5,58,785
Inland bills-purchased	3,532	5,225	5,734	5,508	5,034	5,066
Inland bills-discounted	2,409	19,174	18,696	20,370	17,603	17,663
Foreign bills-purchased	2,788	9,404	9,020	9,823	8,357	7,880
Foreign bills-discounted	1,864	8,803	9,774	8,600	8,871	8,982
Cash-Deposit Ratio	13.0	6.7	6.2	8.2	7.1	7.4
Investment-Deposit Ratio	38.5	38.0	39.5	37.7	39.2	39.2
Credit-Deposit Ratio	62.9	55.1	55.1	54.1	53.7	53.4

(Amount in Rs. crore)						
Last Reporting Friday (in case of March) / Last Friday	2001		2002			
	Dec.	Jan.	Feb.(P)	Mar.(P)	Apr.(P)	
1	8	9	10	11	12	
Number of reporting banks	<b>362</b>	<b>362</b>	<b>362</b>	<b>362</b>	<b>362</b>	
<b>Liabilities to the banking system (1)</b>	<b>56,259</b>	<b>53,488</b>	<b>55,927</b>	<b>56,598</b>	<b>60,888</b>	
Demand and time deposits from banks (2)	35,284	34,145	34,619	34,435	35,849	
Borrowings from banks (3)	18,524	17,501	19,387	20,056	22,736	
Other demand and time liabilities (4)	2,451	1,843	1,920	2,106	2,303	
<b>Liabilities to others (1)</b>	<b>12,41,999</b>	<b>12,43,687</b>	<b>12,52,730</b>	<b>12,74,641</b>	<b>13,08,870</b>	
<b>Aggregate deposits (5)</b>	<b>11,28,996</b>	<b>11,35,335</b>	<b>11,42,562</b>	<b>11,58,705</b>	<b>11,94,320</b>	
Demand	1,54,764	1,47,786	1,49,181	1,58,034	1,62,938	
Time (5)	9,74,233	9,87,548	9,93,380	10,00,671	10,31,381	
Borrowings (6)	4,531	3,665	2,852	3,117	4,470	
Other demand and time liabilities (4)	1,08,472	1,04,688	1,07,316	1,12,819	1,10,081	
<b>Borrowings from Reserve Bank (7)</b>	<b>7,078</b>	<b>4,061</b>	<b>4,295</b>	<b>3,694</b>	<b>2,238</b>	
Against usance bills / promissory notes	—	—	—	—	—	

Others (8)	7,078	4,061	4,295	3,694	2,238
<b>Cash in hand and balances with Reserve Bank</b>	<b>79,087</b>	<b>78,438</b>	<b>75,035</b>	<b>72,393</b>	<b>78,469</b>
Cash in hand	7,624	6,517	6,334	6,445	6,879
Balances with Reserve Bank (9)	71,464	71,921	68,700	65,949	71,590
<b>Assets with the Banking System</b>	<b>54,679</b>	<b>56,969</b>	<b>57,630</b>	<b>60,690</b>	<b>68,660</b>
Balances with other banks	20,845	20,163	20,929	21,044	22,149
In current account	5,076	5,156	5,162	5,318	6,232
In other accounts	15,769	15,007	15,767	15,727	15,917
Money at call and short notice	28,711	27,443	28,110	30,679	37,347
Advances to banks (10)	1,764	6,161	5,209	5,266	5,564
Other assets	3,359	3,202	3,382	3,700	3,600
<b>Investment</b>	<b>4,45,889</b>	<b>4,48,258</b>	<b>4,54,885</b>	<b>4,57,619</b>	<b>4,71,763</b>
Government securities (11)	4,15,664	4,18,167	4,23,429	4,26,215	4,40,594
Other approved securities	30,225	30,091	31,456	31,404	31,169
<b>Bank credit</b>	<b>6,09,205</b>	<b>6,18,870</b>	<b>6,22,194</b>	<b>6,37,943</b>	<b>6,50,142</b>
Loans, cash-credits and overdrafts	5,68,522	5,77,847	5,81,330	5,94,720	6,04,950
Inland bills-purchased	5,353	5,240	5,353	5,734	6,114
Inland bills-discounted	18,088	18,677	18,387	18,696	19,748
Foreign bills-purchased	8,571	8,531	8,459	9,020	9,171
Foreign bills-discounted	8,671	8,574	8,665	9,774	10,158
Cash-Deposit Ratio	7.0	6.9	6.6	6.2	6.6
Investment-Deposit Ratio	39.5	39.5	39.8	39.5	39.5
<u>Credit-Deposit Ratio</u>	<u>54.0</u>	<u>54.5</u>	<u>54.5</u>	<u>55.1</u>	<u>54.4</u>

See 'Notes on Tables'.