

#### No. 4 : All Scheduled Commercial 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	271	296	294	295	295	294
<b>Liabilities to the banking system (1)</b>	<b>6,486</b>	<b>77,088</b>	<b>53,025</b>	<b>82,175</b>	<b>57,025</b>	<b>52,507</b>
Demand and time deposits from banks (2), (12)	5,443	50,750	31,218	52,085	32,103	31,650
Borrowings from banks (3)	967	24,047	19,711	28,057	23,075	19,049
Other demand and time liabilities (4)	76	2,291	2,097	2,033	1,847	1,808
<b>Liabilities to others (1)</b>	<b>2,05,600</b>	<b>10,56,392</b>	<b>12,14,233</b>	<b>10,95,506</b>	<b>11,60,972</b>	<b>11,71,738</b>
<b>Aggregate deposits (5)</b>	<b>1,92,541</b>	<b>9,62,618</b>	<b>11,00,454</b>	<b>9,92,805</b>	<b>10,51,678</b>	<b>10,62,857</b>
Demand	33,192	1,42,552	1,51,681	1,44,567	1,39,512	1,43,607
Time (5)	1,59,349	8,20,066	9,48,773	8,48,238	9,12,165	9,19,250
Borrowings (6)	470	2,566	3,080	5,814	5,348	1,881
Other demand and time liabilities (4), (13)	12,589	91,208	1,10,700	96,887	1,03,947	1,07,000
<b>Borrowings from Reserve Bank (7)</b>	<b>3,468</b>	<b>3,896</b>	<b>3,616</b>	<b>6,235</b>	<b>4,816</b>	<b>2,782</b>
Against usance bills/promissory notes	—	—	—	—	—	—
Others	3,468	3,896	3,616	6,235	4,816	2,782
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>65,202</b>	<b>68,465</b>	<b>82,626</b>	<b>75,564</b>	<b>79,922</b>
Cash in hand	1,804	5,658	6,063	6,094	5,970	6,953
Balances with Reserve Bank (9)	23,861	59,544	62,402	76,532	69,594	72,969
<b>Assets with the Banking System</b>	<b>5,582</b>	<b>62,355</b>	<b>53,145</b>	<b>68,567</b>	<b>53,055</b>	<b>45,818</b>
Balances with other banks	2,846	19,856	17,715	20,744	16,650	16,926
In current account	1,793	4,460	4,387	5,139	3,805	3,888
In other accounts	1,053	15,397	13,328	15,605	12,845	13,039
Money at call and short notice	1,445	35,628	27,416	41,326	32,286	25,436
Advances to banks (10)	902	4,933	5,241	4,440	2,498	1,555
Other assets	388	1,937	2,773	2,056	1,621	1,901

<b>Investment</b>	<b>75,065</b>	<b>3,70,159</b>	<b>4,39,153</b>	<b>3,79,003</b>	<b>4,17,105</b>	<b>4,20,875</b>
Government securities (11)	49,998	3,40,035	4,10,225	3,48,657	3,88,413	3,92,790
Other approved securities	25,067	30,125	28,928	30,346	28,692	28,085
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>5,11,434</b>	<b>5,85,832</b>	<b>5,16,876</b>	<b>5,47,641</b>	<b>5,49,319</b>
	<b>(4,506)</b>	<b>(39,991)</b>	<b>(53,978)</b>	<b>(39,309)</b>	<b>(50,763)</b>	<b>(51,730)</b>
Loans,cash-credits and overdrafts	1,05,982	4,70,215	5,43,801	4,73,728	5,08,918	5,10,870
Inland bills-purchased	3,375	4,908	5,334	5,183	4,681	4,705
Inland bills-discounted	2,336	18,574	18,198	19,808	17,098	17,156
Foreign bills-purchased	2,758	9,351	8,963	9,759	8,305	7,830
Foreign bills-discounted	1,851	8,386	9,536	8,398	8,639	8,757
Cash-Deposit Ratio	13.3	6.8	6.2	8.3	7.2	7.5
Investment- Deposit Ratio	39.0	38.5	39.9	38.2	39.7	39.6
Credit-Deposit Ratio	60.4	53.1	53.2	52.1	52.1	51.7

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday 1	2001		2002		
	Dec. 8	Jan. 9	Feb.(P) 10	Mar.(P) 11	Apr.(P) 12
Number of Reporting banks	294	294	294	294	294
<b>Liabilities to the banking system (1)</b>	<b>52,473</b>	<b>49,783</b>	<b>52,351</b>	<b>53,025</b>	<b>56,798</b>
Demand and time deposits from banks (2), (12)	31,942	30,845	31,332	31,218	32,133
Borrowings from banks (3)	18,091	17,098	19,102	19,711	22,382
Other demand and time liabilities (4)	2,440	1,840	1,917	2,097	2,284
<b>Liabilities to others (1)</b>	<b>11,81,434</b>	<b>11,82,784</b>	<b>11,92,326</b>	<b>12,14,233</b>	<b>12,47,350</b>
<b>Aggregate deposits (5)</b>	<b>10,70,763</b>	<b>10,76,670</b>	<b>10,84,388</b>	<b>11,00,454</b>	<b>11,35,309</b>
Demand	1,48,636	1,41,451	1,42,740	1,51,681	1,56,423
Time (5)	9,22,127	9,35,219	9,41,647	9,48,773	9,78,886
Borrowings (6)	4,499	3,638	2,816	3,080	4,358
Other demand and time liabilities (4), (13)	1,06,172	1,02,476	1,05,122	1,10,700	1,07,682
<b>Borrowings from Reserve Bank (7)</b>	<b>6,986</b>	<b>3,971</b>	<b>4,198</b>	<b>3,616</b>	<b>2,166</b>
Against usance bills/promissory notes	—	—	—	—	—

Others	6,986	3,971	4,198	3,616	2,166
<b>Cash in hand and balances with Reserve Bank</b>	<b>75,946</b>	<b>74,426</b>	<b>71,216</b>	<b>68,465</b>	<b>74,585</b>
Cash in hand	7,142	6,147	5,958	6,063	6,499
Balances with Reserve Bank (9)	68,804	68,278	65,258	62,402	68,086
<b>Assets with the Banking System</b>	<b>46,137</b>	<b>48,706</b>	<b>49,456</b>	<b>53,145</b>	<b>60,029</b>
Balances with other banks	17,363	16,681	17,461	17,715	18,645
In current account	4,148	4,075	4,127	4,387	5,123
In other accounts	13,215	12,606	13,334	13,328	13,522
Money at call and short notice	24,646	23,672	24,447	27,416	33,533
Advances to banks (10)	1,752	6,150	5,188	5,241	5,186
Other assets	2,376	2,203	2,360	2,773	2,665
<b>Investment</b>	<b>4,26,864</b>	<b>4,29,549</b>	<b>4,36,179</b>	<b>4,39,153</b>	<b>4,52,600</b>
Government securities (11)	3,99,127	4,01,964	4,07,228	4,10,225	4,23,895
Other approved securities	27,737	27,584	28,951	28,928	28,705
<b>Bank credit (14)</b>	<b>5,59,673</b>	<b>5,68,543</b>	<b>5,71,343</b>	<b>5,85,832</b>	<b>5,97,020</b>
	<b>(52,276)</b>	<b>(54,680)</b>	<b>(53,562)</b>	<b>(53,978)</b>	<b>(55,014)</b>
Loans,cash-credits and overdrafts	5,20,110	5,28,652	5,31,593	5,43,801	5,53,023
Inland bills-purchased	4,984	4,861	4,972	5,334	5,717
Inland bills-discounted	17,592	18,184	17,919	18,198	19,241
Foreign bills-purchased	8,523	8,482	8,409	8,963	9,117
Foreign bills-discounted	8,464	8,365	8,450	9,536	9,922
Cash-Deposit Ratio	7.1	6.9	6.6	6.2	6.6
Investment- Deposit Ratio	39.9	39.9	40.2	39.9	39.9
<u>Credit-Deposit Ratio</u>	<u>52.3</u>	<u>52.8</u>	<u>52.7</u>	<u>53.2</u>	<u>52.6</u>
See 'Notes on Tables'.					