

### 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		
				May	Nov.	Dec.
1	2	3	4	5	6	7
Number of reporting banks	299	363	362	362	362	362
<b>Liabilities to the banking system (1)</b>	<b>6,673</b>	<b>82,550</b>	<b>56,598</b>	<b>80,182</b>	<b>56,388</b>	<b>56,259</b>
Demand and time deposits from banks (2)	5,598	55,041	34,435	52,176	35,003	35,284
Borrowings from banks (3)	998	25,179	20,056	26,487	19,570	18,524
Other demand and time liabilities (4)	77	2,329	2,106	1,519	1,815	2,451
<b>Liabilities to others (1)</b>	<b>2,13,125</b>	<b>11,12,370</b>	<b>12,74,641</b>	<b>11,54,089</b>	<b>12,32,675</b>	<b>12,41,999</b>
<b>Aggregate deposits (5)</b>	<b>1,99,643</b>	<b>10,16,440</b>	<b>11,58,705</b>	<b>10,54,682</b>	<b>11,21,406</b>	<b>11,28,996</b>
Demand	34,823	1,48,669	1,58,034	1,47,343	1,50,097	1,54,764
Time (5)	1,64,820	8,67,771	10,00,671	9,07,338	9,71,309	9,74,233
Borrowings (6)	645	2,634	3,117	4,262	1,933	4,531
Other demand and time liabilities (4)	12,838	93,296	1,12,819	95,145	1,09,336	1,08,472
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>3,966</b>	<b>3,694</b>	<b>4,142</b>	<b>2,870</b>	<b>7,078</b>
Against usance bills / promissory notes	—	—	—	—	—	—
Others (8)	3,483	3,966	3,694	4,142	2,870	7,078
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>68,242</b>	<b>72,393</b>	<b>77,608</b>	<b>83,102</b>	<b>79,087</b>
Cash in hand	1,847	6,085	6,445	6,880	7,429	7,624
Balances with Reserve Bank (9)	24,147	62,157	65,949	70,728	75,672	71,464

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	2002				
	Jan.	Feb.	Mar.(P)	Apr.(P)	May(P)
1	8	9	10	11	12
Number of reporting banks	362	362	362	362	362
<b>Liabilities to the banking system (1)</b>	<b>53,488</b>	<b>54,319</b>	<b>56,598</b>	<b>60,888</b>	<b>64,961</b>
Demand and time deposits from banks (2)	34,145	34,275	34,435	35,849	40,782
Borrowings from banks (3)	17,501	17,992	20,056	22,736	20,802
Other demand and time liabilities (4)	1,843	2,051	2,106	2,303	3,377

<b>Liabilities to others (1)</b>	<b>12,43,687</b>	<b>12,52,630</b>	<b>12,74,641</b>	<b>13,08,870</b>	<b>13,69,999</b>
<b>Aggregate deposits (5)</b>	<b>11,35,335</b>	<b>11,42,466</b>	<b>11,58,705</b>	<b>11,94,320</b>	<b>12,55,496</b>
Demand	1,47,786	1,48,929	1,58,034	1,62,938	1,62,127
Time (5)	9,87,548	9,93,537	10,00,671	10,31,381	10,93,369
Borrowings (6)	3,665	2,831	3,117	4,470	2,743
Other demand and time liabilities (4)	1,04,688	1,07,333	1,12,819	1,10,081	1,11,760
<b>Borrowings from Reserve Bank (7)</b>	<b>4,061</b>	<b>4,295</b>	<b>3,694</b>	<b>2,238</b>	<b>854</b>
Against usance bills / promissory notes	—	—	—	—	—
Others (8)	4,061	4,295	3,694	2,238	854
<b>Cash in hand and balances with Reserve Bank</b>	<b>78,438</b>	<b>74,860</b>	<b>72,393</b>	<b>78,469</b>	<b>74,446</b>
Cash in hand	6,517	6,160	6,445	6,879	7,332
Balances with Reserve Bank (9)	71,921	68,700	65,949	71,590	67,114

### No. 3 : All Scheduled Banks – Business in India (Concl'd.)

Last Reporting Friday (in case of March) / Last Friday	(Amount in Rs. crore)					
	1990-91	2000-01	2001-02(P)	2001		
				May	Nov.	Dec.
1	2	3	4	5	6	7
<b>Assets with the Banking System</b>	<b>6,848</b>	<b>71,484</b>	<b>60,690</b>	<b>72,195</b>	<b>54,863</b>	<b>54,679</b>
Balances with other banks	3,347	23,510	21,044	22,057	20,319	20,845
In current account	1,926	5,356	5,318	5,747	4,826	5,076
In other accounts	1,421	18,154	15,727	16,310	15,493	15,769
Money at call and short notice	2,201	39,916	30,679	42,202	30,096	28,711
Advances to banks (10)	902	5,003	5,266	5,105	1,567	1,764
Other assets	398	3,055	3,700	2,831	2,880	3,359
<b>Investment</b>	<b>76,831</b>	<b>3,86,223</b>	<b>4,57,619</b>	<b>4,07,348</b>	<b>4,39,646</b>	<b>4,45,889</b>
Government securities (11)	51,086	3,53,498	4,26,215	3,74,508	4,09,117	4,15,664
Other approved securities	25,746	32,724	31,404	32,840	30,530	30,225
<b>Bank credit</b>	<b>1,25,575</b>	<b>5,59,856</b>	<b>6,37,943</b>	<b>5,63,015</b>	<b>5,98,375</b>	<b>6,09,205</b>
Loans, cash-credits and overdrafts	1,14,982	5,17,250	5,94,720	5,20,753	5,58,785	5,68,522

Inland bills-purchased	3,532	5,225	5,734	5,242	5,066	5,353
Inland bills-discounted	2,409	19,174	18,696	19,286	17,663	18,088
Foreign bills-purchased	2,788	9,404	9,020	9,093	7,880	8,571
Foreign bills-discounted	1,864	8,803	9,774	8,641	8,982	8,671
Cash-Deposit Ratio	13.0	6.7	6.2	7.4	7.4	7.0
Investment-Deposit Ratio	38.5	38.0	39.5	38.6	39.2	39.5
Credit-Deposit Ratio	62.9	55.1	55.1	53.4	53.4	54.0

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	2002				
	Jan.	Feb.	Mar.(P)	Apr.(P)	May(P)
1	8	9	10	11	12
<b>Assets with the Banking System</b>	<b>56,969</b>	<b>56,610</b>	<b>60,690</b>	<b>68,660</b>	<b>61,332</b>
Balances with other banks	20,163	20,330	21,044	22,149	22,260
In current account	5,156	5,058	5,318	6,232	5,980
In other accounts	15,007	15,272	15,727	15,917	16,279
Money at call and short notice	27,443	28,054	30,679	37,347	30,388
Advances to banks (10)	6,161	5,299	5,266	5,564	5,755
Other assets	3,202	2,927	3,700	3,600	2,929
<b>Investment</b>	<b>4,48,258</b>	<b>4,53,677</b>	<b>4,57,619</b>	<b>4,71,763</b>	<b>4,90,894</b>
Government securities (11)	4,18,167	4,23,598	4,26,215	4,40,594	4,60,297
Other approved securities	30,091	30,079	31,404	31,169	30,598
<b>Bank credit</b>	<b>6,18,870</b>	<b>6,24,033</b>	<b>6,37,943</b>	<b>6,50,142</b>	<b>6,96,569</b>
Loans, cash-credits and overdrafts	5,77,847	5,83,171	5,94,720	6,04,950	6,52,388
Inland bills-purchased	5,240	5,343	5,734	6,114	5,330
Inland bills-discounted	18,677	18,270	18,696	19,748	19,895
Foreign bills-purchased	8,531	8,533	9,020	9,171	8,801
Foreign bills-discounted	8,574	8,716	9,774	10,158	10,155
Cash-Deposit Ratio	6.9	6.6	6.2	6.6	5.9
Investment-Deposit Ratio	39.5	39.7	39.5	39.5	39.1

Credit-Deposit Ratio	54.5	54.6	55.1	54.4	55.5
See 'Notes on Tables'.					