

No. 4 : All Scheduled Commercial Banks – Business In India

Last Reporting Friday (in case of March) / Last Friday	1990-91	2000-01	2001-02(P)	(Amount in Rs. crore)		
				2001		
				May	Nov.	Dec.
1	2	3	4	5	6	7
Number of Reporting banks	271	296	294	295	294	294
Liabilities to the banking system (1)	6,486	77,088	53,025	75,424	52,507	52,473
Demand and time deposits from banks (2), (12)	5,443	50,750	31,218	48,272	31,650	31,942
Borrowings from banks (3)	967	24,047	19,711	25,667	19,049	18,091
Other demand and time liabilities (4)	76	2,291	2,097	1,485	1,808	2,440
Liabilities to others (1)	2,05,600	10,56,392	12,14,233	10,97,268	11,71,738	11,81,434
Aggregate deposits (5)	1,92,541	9,62,618	11,00,454	10,00,278	10,62,857	10,70,763
Demand	33,192	1,42,552	1,51,681	1,41,070	1,43,607	1,48,636
Time (5)	1,59,349	8,20,066	9,48,773	8,59,208	9,19,250	9,22,127
Borrowings (6)	470	2,566	3,080	4,185	1,881	4,499
Other demand and time liabilities (4), (13)	12,589	91,208	1,10,700	92,804	1,07,000	1,06,172
Borrowings from Reserve Bank (7)	3,468	3,896	3,616	4,056	2,782	6,986
Against usance bills/promissory notes	—	—	—	—	—	—
Others	3,468	3,896	3,616	4,056	2,782	6,986
Cash in hand and balances with Reserve Bank	25,665	65,202	68,465	74,478	79,922	75,946
Cash in hand	1,804	5,658	6,063	6,423	6,953	7,142
Balances with Reserve Bank (9)	23,861	59,544	62,402	68,055	72,969	68,804

Last Reporting Friday (in case of March) / Last Friday	(Amount in Rs. crore)				
	2002				
	Jan.	Feb.	Mar.(P)	Apr.(P)	May(P)
1	8	9	10	11	12
Number of Reporting banks	294	294	294	294	294
Liabilities to the banking system (1)	49,783	50,960	53,025	56,798	60,765
Demand and time deposits from banks (2), (12)	30,845	30,996	31,218	32,133	37,035
Borrowings from banks (3)	17,098	17,915	19,711	22,382	20,366
Other demand and time liabilities (4)	1,840	2,048	2,097	2,284	3,364

Liabilities to others (1)	11,82,784	11,92,516	12,14,233	12,47,350	13,08,745
Aggregate deposits (5)	10,76,670	10,84,526	11,00,454	11,35,309	11,96,593
Demand	1,41,451	1,42,669	1,51,681	1,56,423	1,56,161
Time (5)	9,35,219	9,41,857	9,48,773	9,78,886	10,40,432
Borrowings (6)	3,638	2,795	3,080	4,358	2,638
Other demand and time liabilities (4), (13)	1,02,476	1,05,195	1,10,700	1,07,682	1,09,513
Borrowings from Reserve Bank (7)	3,971	4,198	3,616	2,166	826
Against usance bills/promissory notes	—	—	—	—	—
Others	3,971	4,198	3,616	2,166	826
Cash in hand and balances with Reserve Bank	74,426	71,045	68,465	74,585	70,576
Cash in hand	6,147	5,787	6,063	6,499	6,939
Balances with Reserve Bank (9)	68,278	65,258	62,402	68,086	63,637

No. 4 : All Scheduled Commercial Banks – Business In India (Concl'd.)

Last Reporting Friday (in case of March) / Last Friday	1990-91	2000-01	2001-02(P)	(Amount in Rs. crore)		
				2001		
				May	Nov.	Dec.
1	2	3	4	5	6	7
Assets with the Banking System	5,582	62,355	53,145	63,231	45,818	46,137
Balances with other banks	2,846	19,856	17,715	18,594	16,926	17,363
In current account	1,793	4,460	4,387	4,888	3,888	4,148
In other accounts	1,053	15,397	13,328	13,706	13,039	13,215
Money at call and short notice	1,445	35,628	27,416	37,846	25,436	24,646
Advances to banks (10)	902	4,933	5,241	5,053	1,555	1,752
Other assets	388	1,937	2,773	1,738	1,901	2,376
Investment	75,065	3,70,159	4,39,153	3,91,383	4,20,875	4,26,864
Government securities (11)	49,998	3,40,035	4,10,225	3,61,080	3,92,790	3,99,127
Other approved securities	25,067	30,125	28,928	30,303	28,085	27,737
Bank credit (14)	1,16,301	5,11,434	5,85,832	5,14,921	5,49,319	5,59,673
	(4,506)	(39,991)	(53,978)	(47,572)	(51,730)	(52,276)

Loans,cash-credits and overdrafts	1,05,982	4,70,215	5,43,801	4,73,777	5,10,870	5,20,110
Inland bills-purchased	3,375	4,908	5,334	4,896	4,705	4,984
Inland bills-discounted	2,336	18,574	18,198	18,777	17,156	17,592
Foreign bills-purchased	2,758	9,351	8,963	9,036	7,830	8,523
Foreign bills-discounted	1,851	8,386	9,536	8,436	8,757	8,464
Cash-Deposit Ratio	13.3	6.8	6.2	7.4	7.5	7.1
Investment- Deposit Ratio	39.0	38.5	39.9	39.1	39.6	39.9
Credit-Deposit Ratio	60.4	53.1	53.2	51.5	51.7	52.3

(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
Assets with the Banking System	48,706	49,274	53,145	60,029	53,368
Balances with other banks	16,681	16,772	17,715	18,645	19,132
In current account	4,075	4,055	4,387	5,123	5,038
In other accounts	12,606	12,717	13,328	13,522	14,094
Money at call and short notice	23,672	24,695	27,416	33,533	26,513
Advances to banks (10)	6,150	5,279	5,241	5,186	5,367
Other assets	2,203	2,527	2,773	2,665	2,356
Investment	4,29,549	4,35,339	4,39,153	4,52,600	4,71,500
Government securities (11)	4,01,964	4,07,866	4,10,225	4,23,895	4,43,353
Other approved securities	27,584	27,473	28,928	28,705	28,147
Bank credit (14)	5,68,543	5,72,851	5,85,832	5,97,020	6,44,036
	(54,680)	(53,562)	(53,978)	(55,014)	(60,669)
Loans, cash-credits and overdrafts	5,28,652	5,33,112	5,43,801	5,53,023	6,01,034
Inland bills-purchased	4,861	4,957	5,334	5,717	4,949
Inland bills-discounted	18,184	17,804	18,198	19,241	19,392
Foreign bills-purchased	8,482	8,476	8,963	9,117	8,748
Foreign bills-discounted	8,365	8,502	9,536	9,922	9,913
Cash-Deposit Ratio	6.9	6.6	6.2	6.6	5.9

Investment- Deposit Ratio	39.9	40.1	39.9	39.9	39.4
<u>Credit-Deposit Ratio</u>	<u>52.8</u>	<u>52.8</u>	<u>53.2</u>	<u>52.6</u>	<u>53.8</u>

See 'Notes on Tables'.