

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	2001		
				Jul.	Jan.	Feb.
1	2	3	4	5	6	7
Number of reporting banks	299	363	362	362	362	362
Liabilities to the banking system (1)	6,673	82,550	57,500	63,044	53,488	54,319
Demand and time deposits from banks (2)	5,598	55,041	34,646	42,112	34,145	34,275
Borrowings from banks (3)	998	25,179	20,622	19,436	17,501	17,992
Other demand and time liabilities (4)	77	2,329	2,232	1,496	1,843	2,051
Liabilities to others (1)	2,13,125	11,12,370	12,79,135	11,76,495	12,43,687	12,52,630
Aggregate deposits (5)	1,99,643	10,16,440	11,61,791	10,78,822	11,35,335	11,42,466
Demand	34,823	1,48,669	1,59,378	1,48,246	1,47,786	1,48,929
Time (5)	1,64,820	8,67,771	10,02,413	9,30,577	9,87,548	9,93,537
Borrowings (6)	645	2,634	3,348	2,235	3,665	2,831
Other demand and time liabilities (4)	12,838	93,296	1,13,996	95,438	1,04,688	1,07,333
Borrowings from Reserve Bank (7)	3,483	3,966	3,694	6,551	4,061	4,295
Against usance bills / promissory notes	—	—	—	—	—	—
Others (8)	3,483	3,966	3,694	6,551	4,061	4,295
Cash in hand and balances with Reserve Bank	25,995	68,242	72,579	80,665	78,438	74,860
Cash in hand	1,847	6,085	6,630	6,892	6,517	6,160
Balances with Reserve Bank (9)	24,147	62,157	65,949	73,773	71,921	68,700
Assets with the Banking System	6,848	71,484	60,719	55,260	56,969	56,610
Balances with other banks	3,347	23,510	21,352	21,428	20,163	20,330
In current account	1,926	5,356	5,781	5,168	5,156	5,058
In other accounts	1,421	18,154	15,572	16,260	15,007	15,272
Money at call and short notice	2,201	39,916	30,168	28,744	27,443	28,054
Advances to banks (10)	902	5,003	5,593	2,226	6,161	5,299
Other assets	398	3,055	3,606	2,861	3,202	2,927

Investment	76,831	3,86,223	4,56,655	4,24,023	4,48,258	4,53,677
Government securities (11)	51,086	3,53,498	4,27,182	3,92,313	4,18,167	4,23,598
Other approved securities	25,746	32,724	29,473	31,710	30,091	30,079
Bank credit	1,25,575	5,59,856	6,42,001	5,72,523	6,18,870	6,24,033
Loans, cash-credits and overdrafts	1,14,982	5,17,250	5,98,694	5,32,189	5,77,847	5,83,171
Inland bills-purchased	3,532	5,225	5,430	4,905	5,240	5,343
Inland bills-discounted	2,409	19,174	18,781	18,311	18,677	18,270
Foreign bills-purchased	2,788	9,404	9,145	8,812	8,531	8,533
Foreign bills-discounted	1,864	8,803	9,951	8,307	8,574	8,716
Cash-Deposit Ratio	13.0	6.7	6.2	7.5	6.9	6.6
Investment-Deposit Ratio	38.5	38.0	39.3	39.3	39.5	39.7
Credit-Deposit Ratio	62.9	55.1	55.3	53.1	54.5	54.6

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	2002				
	Mar.	Apr.	May(P)	Jun.(P)	Jul.(P)
1	8	9	10	11	12
Number of reporting banks	362	362	362	362	362
Liabilities to the banking system (1)	57,500	61,300	64,961	63,022	62,490
Demand and time deposits from banks (2)	34,646	36,370	40,782	40,888	40,935
Borrowings from banks (3)	20,622	22,572	20,802	19,896	19,292
Other demand and time liabilities (4)	2,232	2,358	3,377	2,238	2,263
Liabilities to others (1)	12,79,135	13,08,847	13,69,999	13,79,440	13,90,306
Aggregate deposits (5)	11,61,791	11,96,007	12,55,496	12,64,280	12,67,844
Demand	1,59,378	1,62,161	1,62,127	1,63,123	1,58,482
Time (5)	10,02,413	10,33,846	10,93,369	11,01,157	11,09,362
Borrowings (6)	3,348	6,354	2,743	2,725	9,880
Other demand and time liabilities (4)	1,13,996	1,06,487	1,11,760	1,12,436	1,12,583
Borrowings from Reserve Bank (7)	3,694	2,238	854	343	29
Against usance bills / promissory notes	—	—	—	—	—
Others (8)	3,694	2,238	854	343	29

Cash in hand and balances with Reserve Bank	72,579	78,752	74,446	65,982	82,572
Cash in hand	6,630	7,162	7,332	7,620	7,430
Balances with Reserve Bank (9)	65,949	71,590	67,114	58,362	75,142
Assets with the Banking System	60,719	68,589	61,332	61,525	62,927
Balances with other banks	21,352	21,702	22,260	21,884	21,452
In current account	5,781	5,966	5,980	6,135	5,735
In other accounts	15,572	15,736	16,279	15,749	15,717
Money at call and short notice	30,168	37,911	30,388	30,804	32,203
Advances to banks (10)	5,593	5,479	5,755	5,974	6,252
Other assets	3,606	3,497	2,929	2,863	3,020
Investment	4,56,655	4,71,610	4,90,894	5,04,139	5,06,302
Government securities (11)	4,27,182	4,42,436	4,60,297	4,74,172	4,76,435
Other approved securities	29,473	29,174	30,598	29,968	29,866
Bank credit	6,42,001	6,49,665	6,96,569	7,01,117	7,04,909
Loans, cash-credits and overdrafts	5,98,694	6,04,879	6,52,388	6,57,641	6,61,763
Inland bills-purchased	5,430	5,468	5,330	5,263	5,074
Inland bills-discounted	18,781	19,965	19,895	19,093	18,867
Foreign bills-purchased	9,145	9,137	8,801	8,708	9,320
Foreign bills-discounted	9,951	10,215	10,155	10,412	9,886
Cash-Deposit Ratio	6.2	6.6	5.9	5.2	6.5
Investment-Deposit Ratio	39.3	39.4	39.1	39.9	39.9
Credit-Deposit Ratio	55.3	54.3	55.5	55.5	55.6

See 'Notes on Tables'.