

## 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	2001	2002						
	2	3	4	Jul.	Jan.	Feb.	Mar.	Apr.	May(P)	Jun.(P)	Jul.(P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting banks	271	296	294	295	294	294	294	294	294	294	294
<b>Liabilities to the banking system (1)</b>	<b>6,486</b>	<b>77,088</b>	<b>53,902</b>	<b>58,570</b>	<b>49,783</b>	<b>50,960</b>	<b>53,902</b>	<b>57,217</b>	<b>60,765</b>	<b>58,746</b>	<b>58,250</b>
Demand and time deposits from banks (2), (12)	5,443	50,750	31,429	38,481	30,845	30,996	31,429	32,677	37,035	37,183	37,317
Borrowings from banks (3)	967	24,047	20,250	18,621	17,098	17,915	20,250	22,201	20,366	19,337	18,689
Other demand and time liabilities (4)	76	2,291	2,223	1,469	1,840	2,048	2,223	2,338	3,364	2,226	2,244
<b>Liabilities to others (1)</b>	<b>2,05,600</b>	<b>10,56,392</b>	<b>12,18,272</b>	<b>11,18,262</b>	<b>11,82,784</b>	<b>11,92,516</b>	<b>12,18,272</b>	<b>12,47,087</b>	<b>13,08,745</b>	<b>13,16,784</b>	<b>13,27,018</b>
<b>Aggregate deposits (5)</b>	<b>1,92,541</b>	<b>9,62,618</b>	<b>11,03,360</b>	<b>10,22,925</b>	<b>10,76,670</b>	<b>10,84,526</b>	<b>11,03,360</b>	<b>11,36,753</b>	<b>11,96,593</b>	<b>12,03,966</b>	<b>12,06,996</b>
Demand	33,192	1,42,552	1,53,048	1,41,996	1,41,451	1,42,669	1,53,048	1,55,710	1,56,161	1,56,726	1,52,189
Time (5)	1,59,349	8,20,066	9,50,312	8,80,929	9,35,219	9,41,857	9,50,312	9,81,043	10,40,432	10,47,240	10,54,807
Borrowings (6)	470	2,566	3,029	2,187	3,638	2,795	3,029	6,249	2,638	2,606	9,772
Other demand and time liabilities (4), (13)	12,589	91,208	1,11,883	93,150	1,02,476	1,05,195	1,11,883	1,04,085	1,09,513	1,10,212	1,10,250
<b>Borrowings from Reserve Bank (7)</b>	<b>3,468</b>	<b>3,896</b>	<b>3,616</b>	<b>6,441</b>	<b>3,971</b>	<b>4,198</b>	<b>3,616</b>	<b>2,166</b>	<b>826</b>	<b>336</b>	<b>22</b>
Against usance bills/promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others	3,468	3,896	3,616	6,441	3,971	4,198	3,616	2,166	826	336	22
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>65,202</b>	<b>68,647</b>	<b>77,642</b>	<b>74,426</b>	<b>71,045</b>	<b>68,647</b>	<b>74,863</b>	<b>70,576</b>	<b>62,245</b>	<b>78,853</b>
Cash in hand	1,804	5,658	6,245	6,422	6,147	5,787	6,245	6,777	6,939	7,176	6,990
Balances with Reserve Bank (9)	23,861	59,544	62,402	71,220	68,278	65,258	62,402	68,086	63,637	55,069	71,863
<b>Assets with the Banking System</b>	<b>5,582</b>	<b>62,355</b>	<b>52,864</b>	<b>46,138</b>	<b>48,706</b>	<b>49,274</b>	<b>52,864</b>	<b>60,033</b>	<b>53,368</b>	<b>53,577</b>	<b>54,321</b>
Balances with other banks	2,846	19,856	17,993	18,053	16,681	16,772	17,993	18,434	19,132	18,573	18,008
In current account	1,793	4,460	4,740	4,321	4,075	4,055	4,740	4,993	5,038	5,151	4,749
In other accounts	1,053	15,397	13,253	13,732	12,606	12,717	13,253	13,440	14,094	13,422	13,258
Money at call and short notice	1,445	35,628	26,624	24,071	23,672	24,695	26,624	33,957	26,513	27,181	28,053
Advances to banks (10)	902	4,933	5,572	2,223	6,150	5,279	5,572	5,081	5,367	5,587	5,866
Other assets	388	1,937	2,674	1,792	2,203	2,527	2,674	2,562	2,356	2,236	2,394
<b>Investment</b>	<b>75,065</b>	<b>3,70,159</b>	<b>4,38,269</b>	<b>4,06,742</b>	<b>4,29,549</b>	<b>4,35,339</b>	<b>4,38,269</b>	<b>4,52,402</b>	<b>4,71,500</b>	<b>4,84,349</b>	<b>4,85,943</b>
Government securities (11)	49,998	3,40,035	4,11,176	3,77,481	4,01,964	4,07,866	4,11,176	4,25,677	4,43,353	4,56,823	4,58,508
Other approved securities	25,067	30,125	27,093	29,261	27,584	27,473	27,093	26,725	28,147	27,526	27,435
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>5,11,434</b>	<b>5,89,723</b>	<b>5,24,104</b>	<b>5,68,543</b>	<b>5,72,851</b>	<b>5,89,723</b>	<b>5,96,520</b>	<b>6,44,036</b>	<b>6,48,050</b>	<b>6,52,471</b>
	<b>(4,506)</b>	<b>(39,991)</b>	<b>(53,978)</b>	<b>(51,027)</b>	<b>(54,680)</b>	<b>(53,562)</b>	<b>(53,978)</b>	<b>(55,014)</b>	<b>(60,669)</b>	<b>(61,008)</b>	<b>(59,077)</b>
Loans, cash-credits and overdrafts	1,05,982	4,70,215	5,47,606	4,84,878	5,28,652	5,33,112	5,47,606	5,52,935	6,01,034	6,05,719	6,10,458

Inland bills-purchased	3,375	4,908	5,031	4,548	4,861	4,957	5,031	5,069	4,949	4,824	4,707
Inland bills-discounted	2,336	18,574	18,283	17,845	18,184	17,804	18,283	19,454	19,392	18,682	18,393
Foreign bills-purchased	2,758	9,351	9,089	8,754	8,482	8,476	9,089	9,083	8,748	8,653	9,266
Foreign bills-discounted	1,851	8,386	9,714	8,078	8,365	8,502	9,714	9,979	9,913	10,172	9,647
Cash-Deposit Ratio	13.3	6.8	6.2	7.6	6.9	6.6	6.2	6.6	5.9	5.2	6.5
Investment- Deposit Ratio	39.0	38.5	39.7	39.8	39.9	40.1	39.7	39.8	39.4	40.2	40.3
<u>Credit-Deposit Ratio</u>	<u>60.4</u>	<u>53.1</u>	<u>53.4</u>	<u>51.2</u>	<u>52.8</u>	<u>52.8</u>	<u>53.4</u>	<u>52.5</u>	<u>53.8</u>	<u>53.8</u>	<u>54.1</u>

See 'Notes on Tables'.