

### No. 3 : All Scheduled Banks - Business in India

(Amount in

Last Reporting Friday (in case of March) / Last Friday	1990-91	2000-01	2001-02	2001				2002			
				Nov.	May	Jun.	Jul.	Aug.	Sep. (P)	Oct. (P)	
				5	6	7	8	9	10	11	
Number of reporting banks	299	363	362	362	362	363	363	363	363	363	
<b>Liabilities to the banking system (1)</b>	<b>6,673</b>	<b>82,550</b>	<b>57,500</b>	<b>56,388</b>	<b>64,455</b>	<b>62,777</b>	<b>61,163</b>	<b>68,403</b>	<b>65,658</b>	<b>58,392</b>	
Demand and time deposits from banks (2)	5,598	55,041	34,646	35,003	40,517	40,704	39,779	39,961	40,238	35,378	
Borrowings from banks (3)	998	25,179	20,622	19,570	20,591	19,849	19,289	26,317	23,477	20,939	
Other demand and time liabilities (4)	77	2,329	2,232	1,815	3,348	2,224	2,095	2,125	1,944	2,074	
<b>Liabilities to others (1)</b>	<b>2,13,125</b>	<b>11,12,370</b>	<b>12,79,135</b>	<b>12,32,675</b>	<b>13,73,217</b>	<b>13,80,184</b>	<b>13,92,758</b>	<b>14,18,119</b>	<b>14,34,931</b>	<b>14,33,941</b>	
<b>Aggregate deposits (5)</b>	<b>1,99,643</b>	<b>10,16,440</b>	<b>11,61,791</b>	<b>11,21,406</b>	<b>12,50,806</b>	<b>12,57,482</b>	<b>12,70,077</b>	<b>12,89,905</b>	<b>13,02,311</b>	<b>13,05,419</b>	
Demand	34,823	1,48,669	1,59,378	1,50,097	1,62,127	1,64,117	1,57,863	1,61,897	1,65,337	1,64,961	
Time (5)	1,64,820	8,67,771	10,02,413	9,71,309	10,88,679	10,93,365	11,12,214	11,28,008	11,36,974	11,40,458	
Borrowings (6)	645	2,634	3,348	1,933	10,000	9,593	9,890	12,885	11,369	11,267	
Other demand and time liabilities (4)	12,838	93,296	1,13,996	1,09,336	1,12,410	1,13,109	1,12,791	1,15,329	1,21,250	1,17,255	
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>3,966</b>	<b>3,694</b>	<b>2,870</b>	<b>854</b>	<b>343</b>	<b>29</b>	<b>28</b>	<b>54</b>	<b>35</b>	
Against usance bills / promissory notes	—	—	—	—	—	—	—	—	—	—	
Others (8)	3,483	3,966	3,694	2,870	854	343	29	28	54	35	
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>68,242</b>	<b>72,579</b>	<b>83,102</b>	<b>74,836</b>	<b>66,161</b>	<b>82,478</b>	<b>67,795</b>	<b>82,068</b>	<b>76,492</b>	
Cash in hand	1,847	6,085	6,630	7,429	7,721	7,799	7,336	7,152	6,738	7,050	
Balances with Reserve Bank (9)	24,147	62,157	65,949	75,672	67,114	58,362	75,142	60,644	75,330	69,442	
<b>Assets with the Banking System</b>	<b>6,848</b>	<b>71,484</b>	<b>60,719</b>	<b>54,863</b>	<b>60,787</b>	<b>61,377</b>	<b>63,180</b>	<b>72,338</b>	<b>74,293</b>	<b>68,662</b>	
Balances with other banks	3,347	23,510	21,352	20,319	20,801	20,986	21,241	20,642	21,235	21,166	
In current account	1,926	5,356	5,781	4,826	5,781	5,935	5,561	5,436	5,342	5,409	
In other accounts	1,421	18,154	15,572	15,493	15,019	15,051	15,680	15,205	15,893	15,756	
Money at call and short notice	2,201	39,916	30,168	30,096	31,217	31,440	32,694	41,046	42,159	37,956	

Advances to banks (10)	902	5,003	5,593	1,567	5,868	6,384	6,554	7,669	8,081	6,608
Other assets	398	3,055	3,606	2,880	2,901	2,567	2,691	2,981	2,818	2,932
<b>Investment</b>	<b>76,831</b>	<b>3,86,223</b>	<b>4,56,655</b>	<b>4,39,646</b>	<b>4,91,974</b>	<b>5,03,848</b>	<b>5,05,158</b>	<b>5,33,347</b>	<b>5,22,619</b>	<b>5,33,720</b>
Government securities (11)	51,086	3,53,498	4,27,182	4,09,117	4,62,181	4,75,545	4,76,793	5,05,253	4,93,060	5,04,321
Other approved securities	25,746	32,724	29,473	30,530	29,793	28,302	28,365	28,095	29,559	29,399
<b>Bank credit</b>	<b>1,25,575</b>	<b>5,59,856</b>	<b>6,42,001</b>	<b>5,98,375</b>	<b>6,97,180</b>	<b>7,01,763</b>	<b>7,03,740</b>	<b>7,08,417</b>	<b>7,22,275</b>	<b>7,27,017</b>
Loans, cash-credits and overdrafts	1,14,982	5,17,250	5,98,694	5,58,785	6,53,431	6,58,316	6,60,994	6,65,674	6,78,875	6,83,229
Inland bills-purchased	3,532	5,225	5,430	5,066	5,219	5,158	4,823	4,881	5,188	5,509
Inland bills-discounted	2,409	19,174	18,781	17,663	19,625	19,045	18,698	18,705	18,460	18,497
Foreign bills-purchased	2,788	9,404	9,145	7,880	8,543	9,072	9,234	9,406	9,561	9,458
Foreign bills-discounted	1,864	8,803	9,951	8,982	10,361	10,173	9,991	9,751	10,191	10,323
Cash-Deposit Ratio	13.0	6.7	6.2	7.4	6.0	5.3	6.5	5.3	6.3	5.9
Investment-Deposit Ratio	38.5	38.0	39.3	39.2	39.3	40.1	39.8	41.3	40.1	40.9
Credit-Deposit Ratio	62.9	55.1	55.3	53.4	55.7	55.8	55.4	54.9	55.5	55.7

See 'Notes on Tables'.