

## 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	Dec.	Jun.	Jul.	Aug.	Sep.	Oct. (P)	Nov. (P)	Dec. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting banks	271	296	294	294	293	293	293	292	292	292	292
<b>Liabilities to the banking system (1)</b>	<b>6,486</b>	<b>77,088</b>	<b>53,902</b>	<b>52,473</b>	<b>58,501</b>	<b>58,862</b>	<b>66,098</b>	<b>63,843</b>	<b>56,306</b>	<b>61,216</b>	<b>60,558</b>
Demand and time deposits from banks (2), (12)	5,443	50,750	31,429	31,942	37,001	38,017	38,178	38,784	33,630	38,573	37,785
Borrowings from banks (3)	967	24,047	20,250	18,091	19,288	18,769	25,834	23,099	20,641	20,543	20,684
Other demand and time liabilities (4)	76	2,291	2,223	2,440	2,211	2,076	2,086	1,960	2,036	2,099	2,089
<b>Liabilities to others (1)</b>	<b>2,05,600</b>	<b>10,56,392</b>	<b>12,18,272</b>	<b>11,81,434</b>	<b>13,17,752</b>	<b>13,27,505</b>	<b>13,53,013</b>	<b>13,74,179</b>	<b>13,68,925</b>	<b>13,84,397</b>	<b>13,92,879</b>
<b>Aggregate deposits (5)</b>	<b>1,92,541</b>	<b>9,62,618</b>	<b>11,03,360</b>	<b>10,70,763</b>	<b>11,97,394</b>	<b>12,07,285</b>	<b>12,27,234</b>	<b>12,44,472</b>	<b>12,42,754</b>	<b>12,55,142</b>	<b>12,59,128</b>
Demand	33,192	1,42,552	1,53,048	1,48,636	1,57,765	1,51,457	1,55,825	1,62,533	1,58,806	1,58,836	1,63,228
Time (5)	1,59,349	8,20,066	9,50,312	9,22,127	10,39,629	10,55,828	10,71,409	10,81,939	10,83,948	10,96,306	10,95,899
Borrowings (6)	470	2,566	3,029	4,499	9,477	9,784	12,778	11,269	11,163	9,564	10,397
Other demand and time liabilities (4), (13)	12,589	91,208	1,11,883	1,06,172	1,10,881	1,10,436	1,13,001	1,18,438	1,15,008	1,19,691	1,23,354
<b>Borrowings from Reserve Bank (7)</b>	<b>3,468</b>	<b>3,896</b>	<b>3,616</b>	<b>6,986</b>	<b>336</b>	<b>22</b>	<b>10</b>	<b>46</b>	<b>25</b>	<b>30</b>	<b>34</b>
Against usance bills/promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others	3,468	3,896	3,616	6,986	336	22	10	46	25	30	34
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>65,202</b>	<b>68,647</b>	<b>75,946</b>	<b>62,424</b>	<b>78,755</b>	<b>64,100</b>	<b>78,590</b>	<b>72,714</b>	<b>72,848</b>	<b>71,132</b>
Cash in hand	1,804	5,658	6,245	7,142	7,355	6,892	6,725	6,528	6,593	6,908	6,840
Balances with Reserve Bank (9)	23,861	59,544	62,402	68,804	55,069	71,863	57,375	72,062	66,121	65,939	64,292
<b>Assets with the Banking System</b>	<b>5,582</b>	<b>62,355</b>	<b>52,864</b>	<b>46,137</b>	<b>53,250</b>	<b>54,833</b>	<b>64,455</b>	<b>66,328</b>	<b>60,716</b>	<b>58,686</b>	<b>62,429</b>
Balances with other banks	2,846	19,856	17,993	17,363	17,738	18,063	17,430	17,657	17,877	18,495	17,650
In current account	1,793	4,460	4,740	4,148	4,932	4,640	4,502	4,664	4,463	5,382	4,702
In other accounts	1,053	15,397	13,253	13,215	12,806	13,424	12,928	12,993	13,414	13,113	12,948
Money at call and short notice	1,445	35,628	26,624	24,646	27,576	28,537	37,391	38,508	34,403	30,521	34,466
Advances to banks (10)	902	4,933	5,572	1,752	5,693	5,864	6,989	7,658	5,796	7,162	7,866

Other assets	388	1,937	2,674	2,376	2,243	2,369	2,644	2,504	2,640	2,508	2,447
<b>Investment</b>	<b>75,065</b>	<b>3,70,159</b>	<b>4,38,269</b>	<b>4,26,864</b>	<b>4,84,083</b>	<b>4,84,762</b>	<b>5,12,645</b>	<b>5,01,243</b>	<b>5,13,315</b>	<b>5,24,688</b>	<b>5,25,302</b>
Government securities (11)	49,998	3,40,035	4,11,176	3,99,127	4,58,223	4,58,808	4,86,940	4,75,906	4,86,109	4,97,719	4,98,830
Other approved securities	25,067	30,125	27,093	27,737	25,860	25,954	25,705	25,336	27,206	26,968	26,472
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>5,11,434</b>	<b>5,89,723</b>	<b>5,59,673</b>	<b>6,48,818</b>	<b>6,51,192</b>	<b>6,55,994</b>	<b>6,73,753</b>	<b>6,74,156</b>	<b>6,82,390</b>	<b>6,88,934</b>
	<b>(4,506)</b>	<b>(39,991)</b>	<b>(53,978)</b>	<b>(52,276)</b>	<b>(61,008)</b>	<b>(59,077)</b>	<b>(56,277)</b>	<b>(52,947)</b>	<b>(54,110)</b>	<b>(54,346)</b>	<b>(51,947)</b>
Loans, cash-credits and overdrafts	1,05,982	4,70,215	5,47,606	5,20,110	6,06,512	6,09,580	6,14,389	6,31,276	6,31,567	6,38,712	6,44,577
Inland bills-purchased	3,375	4,908	5,031	4,984	4,784	4,457	4,500	4,733	5,113	4,967	5,242
Inland bills-discounted	2,336	18,574	18,283	17,592	18,571	18,225	18,256	17,817	18,021	19,198	19,952
Foreign bills-purchased	2,758	9,351	9,089	8,523	9,017	9,179	9,347	9,529	9,403	9,093	9,289
Foreign bills-discounted	1,851	8,386	9,714	8,464	9,933	9,752	9,502	10,398	10,052	10,420	9,874
Cash-Deposit Ratio	13.3	6.8	6.2	7.1	5.2	6.5	5.2	6.3	5.9	5.8	5.6
Investment- Deposit Ratio	39.0	38.5	39.7	39.9	40.4	40.2	41.8	40.3	41.3	41.8	41.7
Credit-Deposit Ratio	60.4	53.1	53.4	52.3	54.2	53.9	53.5	54.1	54.2	54.4	54.7

See 'Notes on Tables'.