

#### No. 4 : All Scheduled Commercial Banks – Business in India

Last Reporting Friday (in case of March) / Last Friday	1990-91	2000-01	2001-02			
				Jan.	Jul.	Aug.
1	2	3	4	5	6	7
Number of Reporting banks	271	296	294	294	293	293
<b>Liabilities to the banking system (1)</b>	<b>6,486</b>	<b>77,088</b>	<b>53,902</b>	<b>49,783</b>	<b>58,862</b>	<b>66,098</b>
Demand and time deposits from banks (2), (12)	5,443	50,750	31,429	30,845	38,017	38,178
Borrowings from banks (3)	967	24,047	20,250	17,098	18,769	25,834
Other demand and time liabilities (4)	76	2,291	2,223	1,840	2,076	2,086
<b>Liabilities to others (1)</b>	<b>2,05,600</b>	<b>10,56,392</b>	<b>12,18,272</b>	<b>11,82,784</b>	<b>13,27,505</b>	<b>13,53,013</b>
<b>Aggregate deposits (5)</b>	<b>1,92,541</b>	<b>9,62,618</b>	<b>11,03,360</b>	<b>10,76,670</b>	<b>12,07,285</b>	<b>12,27,234</b>
Demand	33,192	1,42,552	1,53,048	1,41,451	1,51,457	1,55,825
Time (5)	1,59,349	8,20,066	9,50,312	9,35,219	10,55,828	10,71,409
Borrowings (6)	470	2,566	3,029	3,638	9,784	12,778
Other demand and time liabilities (4), (13)	12,589	91,208	1,11,883	1,02,476	1,10,436	1,13,001
<b>Borrowings from Reserve Bank (7)</b>	<b>3,468</b>	<b>3,896</b>	<b>3,616</b>	<b>3,971</b>	<b>22</b>	<b>10</b>
Against usance bills/promissory notes	—	—	—	—	—	—
Others	3,468	3,896	3,616	3,971	22	10
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>65,202</b>	<b>68,647</b>	<b>74,426</b>	<b>78,755</b>	<b>64,100</b>

Cash in hand	1,804	5,658	6,245	6,147	6,892	6,725
Balances with Reserve Bank (9)	23,861	59,544	62,402	68,278	71,863	57,375

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<b>Assets with the Banking System</b>	<b>5,582</b>	<b>62,355</b>	<b>52,864</b>	<b>48,706</b>	<b>54,833</b>	<b>64,455</b>
Balances with other banks	2,846	19,856	17,993	16,681	18,063	17,430
In current account	1,793	4,460	4,740	4,075	4,640	4,502
In other accounts	1,053	15,397	13,253	12,606	13,424	12,928
Money at call and short notice	1,445	35,628	26,624	23,672	28,537	37,391
Advances to banks (10)	902	4,933	5,572	6,150	5,864	6,989
Other assets	388	1,937	2,674	2,203	2,369	2,644
<b>Investment</b>	<b>75,065</b>	<b>3,70,159</b>	<b>4,38,269</b>	<b>4,29,549</b>	<b>4,84,762</b>	<b>5,12,645</b>
Government securities (11)	49,998	3,40,035	4,11,176	4,01,964	4,58,808	4,86,940
Other approved securities	25,067	30,125	27,093	27,584	25,954	25,705
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>5,11,434</b>	<b>5,89,723</b>	<b>5,68,543</b>	<b>6,51,192</b>	<b>6,55,994</b>
	<b>(4,506)</b>	<b>(39,991)</b>	<b>(53,978)</b>	<b>(54,680)</b>	<b>(59,077)</b>	<b>(56,277)</b>
Loans, cash-credits and overdrafts	1,05,982	4,70,215	5,47,606	5,28,652	6,09,580	6,14,389
Inland bills-purchased	3,375	4,908	5,031	4,861	4,457	4,500
Inland bills-discounted	2,336	18,574	18,283	18,184	18,225	18,256

Foreign bills-purchased	2,758	9,351	9,089	8,482	9,179	9,347
Foreign bills-discounted	1,851	8,386	9,714	8,365	9,752	9,502
Cash-Deposit Ratio	13.3	6.8	6.2	6.9	6.5	5.2
Investment- Deposit Ratio	39.0	38.5	39.7	39.9	40.2	41.8
Credit-Deposit Ratio	60.4	53.1	53.4	52.8	53.9	53.5

See 'Notes on Tables'.