

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	2002				2003			
				Feb.	Aug.	Sep.	Oct.	Nov.	Dec. (P)	Jan. (P)	Feb. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting banks	271	296	294	294	293	292	292	292	292	292	292
Liabilities to the banking system (1)	6,486	77,088	53,902	50,960	66,098	63,843	61,715	61,514	60,558	58,043	60,594
Demand and time deposits from banks (2), (12)	5,443	50,750	31,429	30,996	38,178	38,784	38,810	38,634	37,785	37,155	39,352
Borrowings from banks (3)	967	24,047	20,250	17,915	25,834	23,099	20,936	20,727	20,684	18,964	19,278
Other demand and time liabilities (4)	76	2,291	2,223	2,048	2,086	1,960	1,969	2,153	2,089	1,925	1,964
Liabilities to others (1)	2,05,600	10,56,392	12,18,272	11,92,516	13,53,013	13,74,179	13,69,973	13,87,245	13,92,879	14,13,611	14,15,539
Aggregate deposits (5)	1,92,541	9,62,618	11,03,360	10,84,526	12,27,234	12,44,472	12,44,643	12,57,427	12,59,128	12,76,561	12,77,640
Demand	33,192	1,42,552	1,53,048	1,42,669	1,55,825	1,62,533	1,59,389	1,60,295	1,63,228	1,65,019	1,65,197
Time (5)	1,59,349	8,20,066	9,50,312	9,41,857	10,71,409	10,81,939	10,85,255	10,97,132	10,95,899	11,11,543	11,12,443
Borrowings (6)	470	2,566	3,029	2,795	12,778	11,269	11,197	9,718	10,397	13,178	13,726
Other demand and time liabilities (4), (13)	12,589	91,208	1,11,883	1,05,195	1,13,001	1,18,438	1,14,133	1,20,100	1,23,354	1,23,872	1,24,172
Borrowings from Reserve Bank (7)	3,468	3,896	3,616	4,198	10	46	25	30	34	402	696
Against usance bills/promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others	3,468	3,896	3,616	4,198	10	46	25	30	34	402	696
Cash in hand and balances with Reserve Bank	25,665	65,202	68,647	71,045	64,100	78,590	72,970	72,924	71,132	73,150	76,228
Cash in hand	1,804	5,658	6,245	5,787	6,725	6,528	6,849	6,984	6,840	6,683	6,717
Balances with Reserve Bank (9)	23,861	59,544	62,402	65,258	57,375	72,062	66,121	65,939	64,292	66,467	69,511
Assets with the Banking System	5,582	62,355	52,864	49,274	64,455	66,328	60,349	58,322	62,429	57,615	55,152
Balances with other banks	2,846	19,856	17,993	16,772	17,430	17,657	17,335	17,471	17,650	17,619	17,321
In current account	1,793	4,460	4,740	4,055	4,502	4,664	4,621	4,721	4,702	4,654	4,780
In other accounts	1,053	15,397	13,253	12,717	12,928	12,993	12,714	12,749	12,948	12,965	12,541
Money at call and short notice	1,445	35,628	26,624	24,695	37,391	38,508	34,586	31,087	34,466	30,689	29,411
Advances to banks (10)	902	4,933	5,572	5,279	6,989	7,658	5,931	7,405	7,866	6,883	6,010
Other assets	388	1,937	2,674	2,527	2,644	2,504	2,498	2,360	2,447	2,423	2,411
Investment	75,065	3,70,159	4,38,269	4,35,339	5,12,645	5,01,243	5,12,645	5,25,194	5,25,302	5,36,620	5,42,038
Government securities (11)	49,998	3,40,035	4,11,176	4,07,866	4,86,940	4,75,906	4,87,524	5,00,483	4,98,830	5,10,185	5,15,623
Other approved securities	25,067	30,125	27,093	27,473	25,705	25,336	25,121	24,711	26,472	26,435	26,415
Bank credit (14)	1,16,301	5,11,434	5,89,723	5,72,851	6,55,994	6,73,753	6,74,645	6,83,670	6,88,934	7,04,087	7,13,657
	(4,506)	(39,991)	(53,978)	(53,562)	(56,277)	(52,947)	(54,110)	(54,346)	(51,947)	(50,447)	(50,160)
Loans, cash-credits and overdrafts	1,05,982	4,70,215	5,47,606	5,33,112	6,14,389	6,31,276	6,32,130	6,40,105	6,44,577	6,58,889	6,67,060
Inland bills-purchased	3,375	4,908	5,031	4,957	4,500	4,733	4,771	4,565	5,242	5,330	5,995
Inland bills-discounted	2,336	18,574	18,283	17,804	18,256	17,817	17,909	19,554	19,952	20,117	20,235

Foreign bills-purchased	2,758	9,351	9,089	8,476	9,347	9,529	9,376	8,928	9,289	9,477	9,601
Foreign bills-discounted	1,851	8,386	9,714	8,502	9,502	10,398	10,459	10,518	9,874	10,274	10,766
Cash-Deposit Ratio	13.3	6.8	6.2	6.6	5.2	6.3	5.9	5.8	5.6	5.7	6.0
Investment- Deposit Ratio	39.0	38.5	39.7	40.1	41.8	40.3	41.2	41.8	41.7	42.0	42.4
Credit-Deposit Ratio	60.4	53.1	53.4	52.8	53.5	54.1	54.2	54.4	54.7	55.2	55.9

See 'Notes on Tables'.