

No. 4 : All Scheduled Commercial Banks – Business In India

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	1990-91	2001-02	2002-03 (P)	2002					2003		
				Mar.	Sep.	Oct.	Nov.	Dec.	Jan. (P)	Feb. (P)	Mar. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting banks	271	294	291	294	292	292	292	291	291	291	291
Liabilities to the banking system (1)	6,486	53,902	62,195	53,902	63,843	61,715	61,514	60,399	58,043	60,594	62,195
Demand and time deposits from banks (2), (12)	5,443	31,429	40,450	31,429	38,784	38,810	38,634	37,463	37,155	39,352	40,450
Borrowings from banks (3)	967	20,250	19,453	20,250	23,099	20,936	20,727	20,721	18,964	19,278	19,453
Other demand and time liabilities (4)	76	2,223	2,292	2,223	1,960	1,969	2,153	2,215	1,925	1,964	2,292
Liabilities to others (1)	2,05,600	12,18,272	14,22,147	12,18,272	13,74,179	13,69,973	13,87,245	13,94,265	14,13,611	14,15,539	14,22,147
Aggregate deposits (5)	1,92,541	11,03,360	12,80,576	11,03,360	12,44,472	12,44,643	12,57,427	12,60,532	12,76,561	12,77,640	12,80,576
Demand	33,192	1,53,048	1,68,840	1,53,048	1,62,533	1,59,389	1,60,295	1,64,884	1,65,019	1,65,197	1,68,840
Time (5)	1,59,349	9,50,312	11,11,736	9,50,312	10,81,939	10,85,255	10,97,132	10,95,648	11,11,543	11,12,443	11,11,736
Borrowings (6)	470	3,029	12,623	3,029	11,269	11,197	9,718	10,496	13,178	13,726	12,623
Other demand and time liabilities (4), (13)	12,589	1,11,883	1,28,948	1,11,883	1,18,438	1,14,133	1,20,100	1,23,236	1,23,872	1,24,172	1,28,948
Borrowings from Reserve Bank (7)	3,468	3,616	79	3,616	46	25	30	34	402	696	79
Against usance bills/promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others	3,468	3,616	79	3,616	46	25	30	34	402	696	79
Cash in hand and balances with Reserve Bank	25,665	68,647	65,340	68,647	78,590	72,970	72,924	71,557	73,150	76,228	65,340
Cash in hand	1,804	6,245	7,005	6,245	6,528	6,849	6,984	7,265	6,683	6,717	7,005
Balances with Reserve Bank (9)	23,861	62,402	58,335	62,402	72,062	66,121	65,939	64,292	66,467	69,511	58,335
Assets with the Banking System	5,582	52,864	59,942	52,864	66,328	60,349	58,322	61,871	57,615	55,152	59,942
Balances with other banks	2,846	17,993	17,650	17,993	17,657	17,335	17,471	17,230	17,619	17,321	17,650
In current account	1,793	4,740	5,339	4,740	4,664	4,621	4,721	4,610	4,654	4,780	5,339

In other accounts	1,053	13,253	12,311	13,253	12,993	12,714	12,749	12,620	12,965	12,541	12,311
Money at call and short notice	1,445	26,624	32,689	26,624	38,508	34,586	31,087	34,315	30,689	29,411	32,689
Advances to banks (10)	902	5,572	7,106	5,572	7,658	5,931	7,405	8,010	6,883	6,010	7,106
Other assets	388	2,674	2,498	2,674	2,504	2,498	2,360	2,315	2,423	2,411	2,498
Investment	75,065	4,38,269	5,48,317	4,38,269	5,01,243	5,12,645	5,25,194	5,24,054	5,36,620	5,42,038	5,48,317
Government securities (11)	49,998	4,11,176	5,21,816	4,11,176	4,75,906	4,87,524	5,00,483	4,99,619	5,10,185	5,15,623	5,21,816
Other approved securities	25,067	27,093	26,501	27,093	25,336	25,121	24,711	24,435	26,435	26,415	26,501
Bank credit (14)	1,16,301	5,89,723	7,25,368	5,89,723	6,73,753	6,74,645	6,83,670	6,92,244	7,04,087	7,13,657	7,25,368
	(4,506)	(53,978)	(49,479)	(53,978)	(52,947)	(54,110)	(54,346)	(51,947)	(50,447)	(50,160)	(49,479)
Loans, cash-credits and overdrafts	1,05,982	5,47,606	6,77,866	5,47,606	6,31,276	6,32,130	6,40,105	6,47,525	6,58,889	6,67,060	6,77,866
Inland bills-purchased	3,375	5,031	5,813	5,031	4,733	4,771	4,565	5,055	5,330	5,995	5,813
Inland bills-discounted	2,336	18,283	20,614	18,283	17,817	17,909	19,554	20,053	20,117	20,235	20,614
Foreign bills-purchased	2,758	9,089	9,521	9,089	9,529	9,376	8,928	9,686	9,477	9,601	9,521
Foreign bills-discounted	1,851	9,714	11,553	9,714	10,398	10,459	10,518	9,925	10,274	10,766	11,553
Cash-Deposit Ratio	13.3	6.2	5.1	6.2	6.3	5.9	5.8	5.7	5.7	6.0	5.1
Investment- Deposit Ratio	39.0	39.7	42.8	39.7	40.3	41.2	41.8	41.6	42.0	42.4	42.8
Credit-Deposit Ratio	60.4	53.4	56.6	53.4	54.1	54.2	54.4	54.9	55.2	55.9	56.6

See 'Notes on Tables'.