

### No. 3 : All Scheduled 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			
				May	Nov.	Dec.	Jan.	Feb.	Mar. (P)	Apr. (P)	May (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of reporting banks	299	362	358	362	362	361	360	358	358	358	358
<b>Liabilities to the banking system (1)</b>	<b>6,673</b>	<b>57,500</b>	<b>64,048</b>	<b>64,455</b>	<b>63,495</b>	<b>62,342</b>	<b>60,612</b>	<b>61,348</b>	<b>64,048</b>	<b>57,137</b>	<b>61,683</b>
Demand and time deposits from banks (2)	5,598	34,646	42,179	40,517	40,386	39,191	38,578	39,544	42,179	39,136	41,727
Borrowings from banks (3)	998	20,622	19,556	20,591	20,928	20,908	20,013	19,628	19,556	15,375	17,387
Other demand and time liabilities (4)	77	2,232	2,313	3,348	2,181	2,243	2,020	2,176	2,313	2,625	2,568
<b>Liabilities to others (1)</b>	<b>2,13,125</b>	<b>12,79,135</b>	<b>14,88,546</b>	<b>13,73,217</b>	<b>14,52,591</b>	<b>14,59,969</b>	<b>14,81,532</b>	<b>14,85,343</b>	<b>14,88,546</b>	<b>15,34,674</b>	<b>15,45,103</b>
<b>Aggregate deposits (5)</b>	<b>1,99,643</b>	<b>11,61,791</b>	<b>13,44,606</b>	<b>12,50,806</b>	<b>13,20,501</b>	<b>13,23,813</b>	<b>13,40,767</b>	<b>13,41,369</b>	<b>13,44,606</b>	<b>13,87,188</b>	<b>13,94,839</b>
Demand	34,823	1,59,378	1,75,065	1,62,127	1,66,280	1,70,965	1,73,008	1,70,530	1,75,065	1,85,812	1,82,112
Time (5)	1,64,820	10,02,413	11,69,542	10,88,679	11,54,221	11,52,848	11,67,759	11,70,838	11,69,542	12,01,376	12,12,727
Borrowings (6)	645	3,348	12,639	10,000	9,736	10,514	13,548	13,564	12,639	16,190	16,747
Other demand and time liabilities (4)	12,838	1,13,996	1,31,301	1,12,410	1,22,354	1,25,642	1,27,217	1,30,410	1,31,301	1,31,296	1,33,517
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>3,694</b>	<b>117</b>	<b>854</b>	<b>79</b>	<b>69</b>	<b>435</b>	<b>733</b>	<b>117</b>	<b>23</b>	<b>31</b>
Against usance bills / promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others (8)	3,483	3,694	117	854	79	69	435	733	117	23	31
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>72,579</b>	<b>68,898</b>	<b>74,836</b>	<b>76,383</b>	<b>75,253</b>	<b>77,243</b>	<b>79,985</b>	<b>68,898</b>	<b>78,775</b>	<b>91,966</b>
Cash in hand	1,847	6,630	7,394	7,721	7,429	7,695	7,325	7,181	7,394	8,391	8,903
Balances with Reserve Bank (9)	24,147	65,949	61,504	67,114	68,955	67,558	69,919	72,804	61,504	70,385	83,063

(Amount in Rs. crore)

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				May	Nov.	Dec.	Jan.	Feb.	Mar. (P)	Apr. (P)	May (P)
1	2	3	4	5	6	7	8	9	10	11	12
<b>Assets with the Banking System</b>	<b>6,848</b>	<b>60,719</b>	<b>68,085</b>	<b>60,787</b>	<b>66,929</b>	<b>70,313</b>	<b>64,954</b>	<b>63,423</b>	<b>68,085</b>	<b>59,963</b>	<b>63,700</b>
Balances with other banks	3,347	21,352	20,854	20,801	20,969	20,647	20,617	19,217	20,854	21,437	19,946

In current account	1,926	5,781	6,277	5,781	5,678	5,605	6,078	5,656	6,277	7,560	6,381
In other accounts	1,421	15,572	14,577	15,019	15,292	15,042	14,539	13,561	14,577	13,878	13,565
Money at call and short notice	2,201	30,168	36,497	31,217	35,031	38,213	33,741	33,282	36,497	28,502	33,057
Advances to banks (10)	902	5,593	7,751	5,868	8,243	8,846	7,762	8,021	7,751	6,903	7,573
Other assets	398	3,606	2,983	2,901	2,685	2,607	2,834	2,903	2,983	3,121	3,124
<b>Investment</b>	<b>76,831</b>	<b>4,56,655</b>	<b>5,69,689</b>	<b>4,91,974</b>	<b>5,45,781</b>	<b>5,44,649</b>	<b>5,57,473</b>	<b>5,62,913</b>	<b>5,69,689</b>	<b>5,89,533</b>	<b>5,97,485</b>
Government securities (11)	51,086	4,27,182	5,40,999	4,62,181	5,18,888	5,17,984	5,30,880	5,36,389	5,40,999	5,60,354	5,68,084
Other approved securities	25,746	29,473	28,689	29,793	26,893	26,665	26,594	26,524	28,689	29,180	29,401
<b>Bank credit</b>	<b>1,25,575</b>	<b>6,42,001</b>	<b>7,80,516</b>	<b>6,97,180</b>	<b>7,35,760</b>	<b>7,44,947</b>	<b>7,60,819</b>	<b>7,69,213</b>	<b>7,80,516</b>	<b>7,87,617</b>	<b>7,85,759</b>
Loans, cash-credits and overdrafts	1,14,982	5,98,694	7,31,674	6,53,431	6,91,026	6,99,079	7,14,856	7,21,711	7,31,674	7,38,855	7,39,995
Inland bills-purchased	3,532	5,430	6,296	5,219	4,951	5,459	5,522	5,889	6,296	6,577	5,779
Inland bills-discounted	2,409	18,781	21,152	19,625	20,028	20,509	20,406	20,824	21,152	21,716	19,938
Foreign bills-purchased	2,788	9,145	9,554	8,543	8,982	9,716	9,336	9,549	9,554	9,882	9,509
Foreign bills-discounted	1,864	9,951	11,840	10,361	10,773	10,184	10,698	11,240	11,840	10,587	10,538
Cash-Deposit Ratio	13.0	6.2	5.1	6.0	5.8	5.7	5.8	6.0	5.1	5.7	6.6
Investment-Deposit Ratio	38.5	39.3	42.4	39.3	41.3	41.1	41.6	42.0	42.4	42.5	42.8
Credit-Deposit Ratio	62.9	55.3	58.0	55.7	55.7	56.3	56.7	57.3	58.0	56.8	56.3

See 'Notes on Tables'.