

### 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			
				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	271	294	288	294	292	291	290	288	288	288	288
<b>Liabilities to the banking system (1)</b>	<b>6,486</b>	<b>53,902</b>	<b>62,195</b>	<b>60,287</b>	<b>61,514</b>	<b>60,399</b>	<b>58,622</b>	<b>59,420</b>	<b>62,195</b>	<b>55,677</b>	<b>60,301</b>
Demand and time deposits from banks (2), (12)	5,443	31,429	40,450	36,791	38,634	37,463	36,850	37,815	40,450	37,815	40,432
Borrowings from banks (3)	967	20,250	19,453	20,162	20,727	20,721	19,780	19,452	19,453	15,250	17,315
Other demand and time liabilities (4)	76	2,223	2,292	3,334	2,153	2,215	1,992	2,153	2,292	2,612	2,554
<b>Liabilities to others (1)</b>	<b>2,05,600</b>	<b>12,18,272</b>	<b>14,22,147</b>	<b>13,11,865</b>	<b>13,87,245</b>	<b>13,94,265</b>	<b>14,15,989</b>	<b>14,19,990</b>	<b>14,22,147</b>	<b>14,66,313</b>	<b>14,76,335</b>
<b>Aggregate deposits (5)</b>	<b>1,92,541</b>	<b>11,03,360</b>	<b>12,80,576</b>	<b>11,91,816</b>	<b>12,57,427</b>	<b>12,60,532</b>	<b>12,77,838</b>	<b>12,78,436</b>	<b>12,80,576</b>	<b>13,21,185</b>	<b>13,28,582</b>
Demand	33,192	1,53,048	1,68,840	1,56,154	1,60,295	1,64,884	1,67,046	1,64,506	1,68,840	1,79,278	1,75,440
Time (5)	1,59,349	9,50,312	11,11,736	10,35,662	10,97,132	10,95,648	11,10,792	11,13,929	11,11,736	11,41,907	11,53,142
Borrowings (6)	470	3,029	12,623	9,892	9,718	10,496	13,300	13,547	12,623	16,175	16,721
Other demand and time liabilities (4), (13)	12,589	1,11,883	1,28,948	1,10,158	1,20,100	1,23,236	1,24,851	1,28,008	1,28,948	1,28,953	1,31,032
<b>Borrowings from Reserve Bank (7)</b>	<b>3,468</b>	<b>3,616</b>	<b>79</b>	<b>826</b>	<b>30</b>	<b>34</b>	<b>402</b>	<b>696</b>	<b>79</b>	<b>1</b>	<b>1</b>
Against usance bills/promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others	3,468	3,616	79	826	30	34	402	696	79	1	1
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>68,647</b>	<b>65,340</b>	<b>70,954</b>	<b>72,924</b>	<b>71,557</b>	<b>73,411</b>	<b>76,339</b>	<b>65,340</b>	<b>75,071</b>	<b>88,169</b>
Cash in hand	1,804	6,245	7,005	7,317	6,984	7,265	6,944	6,828	7,005	8,014	8,479
Balances with Reserve Bank (9)	23,861	62,402	58,335	63,637	65,939	64,292	66,467	69,511	58,335	67,057	79,690

(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>5,582</b>	<b>52,864</b>	<b>59,942</b>	<b>52,970</b>	<b>58,322</b>	<b>61,871</b>	<b>56,842</b>	<b>55,750</b>	<b>59,942</b>	<b>51,588</b>	<b>55,468</b>
Balances with other banks	2,846	17,993	17,650	17,700	17,471	17,230	17,438	16,063	17,650	18,146	16,434

In current account	1,793	4,740	5,339	4,833	4,721	4,610	5,129	4,745	5,339	6,599	5,375
In other accounts	1,053	13,253	12,311	12,867	12,749	12,620	12,309	11,317	12,311	11,547	11,058
Money at call and short notice	1,445	26,624	32,689	27,461	31,087	34,315	30,064	29,839	32,689	24,574	29,508
Advances to banks (10)	902	5,572	7,106	5,485	7,405	8,010	6,921	7,378	7,106	6,208	6,876
Other assets	388	2,674	2,498	2,325	2,360	2,315	2,420	2,471	2,498	2,660	2,650
<b>Investment</b>	<b>75,065</b>	<b>4,38,269</b>	<b>5,48,317</b>	<b>4,71,829</b>	<b>5,25,194</b>	<b>5,24,054</b>	<b>5,36,925</b>	<b>5,41,854</b>	<b>5,48,317</b>	<b>5,66,725</b>	<b>5,74,015</b>
Government securities (11)	49,998	4,11,176	5,21,816	4,45,186	5,00,483	4,99,619	5,12,531	5,17,522	5,21,816	5,39,730	5,46,759
Other approved securities	25,067	27,093	26,501	26,642	24,711	24,435	24,395	24,332	26,501	26,995	27,256
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>5,89,723</b>	<b>7,25,368</b>	<b>6,44,748</b>	<b>6,83,670</b>	<b>6,92,244</b>	<b>7,06,928</b>	<b>7,14,889</b>	<b>7,25,368</b>	<b>7,31,429</b>	<b>7,30,653</b>
	<b>(4,506)</b>	<b>(53,978)</b>	<b>(49,479)</b>	<b>(60,669)</b>	<b>(54,346)</b>	<b>(51,947)</b>	<b>(50,447)</b>	<b>(50,160)</b>	<b>(49,479)</b>	<b>(47,267)</b>	<b>(51,047)</b>
Loans, cash-credits and overdrafts	1,05,982	5,47,606	6,77,866	6,02,185	6,40,105	6,47,525	6,62,165	6,68,640	6,77,866	6,84,078	6,86,212
Inland bills-purchased	3,375	5,031	5,813	4,838	4,565	5,055	5,085	5,428	5,813	6,089	5,318
Inland bills-discounted	2,336	18,283	20,614	19,116	19,554	20,053	19,933	20,332	20,614	21,105	19,383
Foreign bills-purchased	2,758	9,089	9,521	8,489	8,928	9,686	9,305	9,514	9,521	9,851	9,473
Foreign bills-discounted	1,851	9,714	11,553	10,119	10,518	9,925	10,440	10,975	11,553	10,306	10,267
Cash-Deposit Ratio	13.3	6.2	5.1	6.0	5.8	5.7	5.7	6.0	5.1	5.7	6.6
Investment- Deposit Ratio	39.0	39.7	42.8	39.6	41.8	41.6	42.0	42.4	42.8	42.9	43.2
Credit-Deposit Ratio	60.4	53.4	56.6	54.1	54.4	54.9	55.3	55.9	56.6	55.4	55.0

See 'Notes on Tables'.