

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	2002	
				Jun.	Dec.
1	2	3	4	5	6
Number of reporting banks	299	362	360	363	361
Liabilities to the banking system (1)	6,673	57,500	64,376	62,777	62,342
Demand and time deposits from banks (2)	5,598	34,646	42,184	40,704	39,191
Borrowings from banks (3)	998	20,622	19,741	19,849	20,908
Other demand and time liabilities (4)	77	2,232	2,451	2,224	2,243
Liabilities to others (1)	2,13,125	12,79,135	14,89,690	13,80,184	14,59,969
Aggregate deposits (5)	1,99,643	11,61,791	13,44,879	12,57,482	13,23,813
Demand	34,823	1,59,378	1,76,572	1,64,117	1,70,965
Time (5)	1,64,820	10,02,413	11,68,307	10,93,365	11,52,848
Borrowings (6)	645	3,348	12,654	9,593	10,514
Other demand and time liabilities (4)	12,838	1,13,996	1,32,157	1,13,109	1,25,642
Borrowings from Reserve Bank (7)	3,483	3,694	117	343	69
Against usance bills / promissory notes	—	—	—	—	—
Others (8)	3,483	3,694	117	343	69
Cash in hand and balances with Reserve Bank	25,995	72,579	69,457	66,161	75,253
Cash in hand	1,847	6,630	7,953	7,799	7,695
Balances with Reserve Bank (9)	24,147	65,949	61,504	58,362	67,558

See 'Notes on Tables'.

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	2003					
	Jan.	Feb.	Mar.	Apr. (P)	May (P)	Jun. (P)
1	7	8	9	10	11	12
Number of reporting banks	360	358	360	360	360	360
Liabilities to the banking system (1)	60,612	61,348	64,376	57,137	61,683	61,218
Demand and time deposits from banks (2)	38,578	39,544	42,184	39,136	41,727	41,244
Borrowings from banks (3)	20,013	19,628	19,741	15,375	17,387	17,589
Other demand and time liabilities (4)	2,020	2,176	2,451	2,625	2,568	2,386

Liabilities to others (1)	14,81,532	14,85,343	14,89,690	15,34,674	15,45,103	15,56,254
Aggregate deposits (5)	13,40,767	13,41,369	13,44,879	13,87,188	13,94,839	14,09,785
Demand	1,73,008	1,70,530	1,76,572	1,85,812	1,82,112	1,86,992
Time (5)	11,67,759	11,70,838	11,68,307	12,01,376	12,12,727	12,22,794
Borrowings (6)	13,548	13,564	12,654	16,190	16,747	15,173
Other demand and time liabilities (4)	1,27,217	1,30,410	1,32,157	1,31,296	1,33,517	1,31,295
Borrowings from Reserve Bank (7)	435	733	117	23	31	8
Against usance bills / promissory notes	—	—	—	—	—	—
Others (8)	435	733	117	23	31	8
Cash in hand and balances with Reserve Bank	77,243	79,985	69,457	78,775	91,966	88,531
Cash in hand	7,325	7,181	7,953	8,391	8,903	9,508
Balances with Reserve Bank (9)	69,919	72,804	61,504	70,385	83,063	79,023

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	1990-91	2001-02	2002-03	2002	
				Jun.	Dec.
1	2	3	4	5	6
Assets with the Banking System	6,848	60,719	67,091	61,377	70,313
Balances with other banks	3,347	21,352	20,396	20,986	20,647
In current account	1,926	5,781	7,078	5,935	5,605
In other accounts	1,421	15,572	13,318	15,051	15,042
Money at call and short notice	2,201	30,168	35,874	31,440	38,213
Advances to banks (10)	902	5,593	7,791	6,384	8,846
Other assets	398	3,606	3,030	2,567	2,607
Investment	76,831	4,56,655	5,68,930	5,03,848	5,44,649
Government securities (11)	51,086	4,27,182	5,42,612	4,75,545	5,17,984
Other approved securities	25,746	29,473	26,317	28,302	26,665
Bank credit	1,25,575	6,42,001	7,84,457	7,01,763	7,44,947
Loans, cash-credits and overdrafts	1,14,982	5,98,694	7,35,973	6,58,316	6,99,079

Inland bills-purchased	3,532	5,430	6,077	5,158	5,459
Inland bills-discounted	2,409	18,781	20,713	19,045	20,509
Foreign bills-purchased	2,788	9,145	9,783	9,072	9,716
Foreign bills-discounted	1,864	9,951	11,911	10,173	10,184
Cash-Deposit Ratio	13.0	6.2	5.2	5.3	5.7
Investment-Deposit Ratio	38.5	39.3	42.3	40.1	41.1
Credit-Deposit Ratio	62.9	55.3	58.3	55.8	56.3

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	2003					
	Jan.	Feb.	Mar.	Apr. (P)	May (P)	Jun. (P)
1	7	8	9	10	11	12
Assets with the Banking System	64,954	63,423	67,091	59,963	63,700	59,390
Balances with other banks	20,617	19,217	20,396	21,437	19,946	19,397
In current account	6,078	5,656	7,078	7,560	6,381	6,293
In other accounts	14,539	13,561	13,318	13,878	13,565	13,104
Money at call and short notice	33,741	33,282	35,874	28,502	33,057	29,734
Advances to banks (10)	7,762	8,021	7,791	6,903	7,573	7,196
Other assets	2,834	2,903	3,030	3,121	3,124	3,062
Investment	5,57,473	5,62,913	5,68,930	5,89,533	5,97,485	6,08,200
Government securities (11)	5,30,880	5,36,389	5,42,612	5,60,354	5,68,084	5,78,657
Other approved securities	26,594	26,524	26,317	29,180	29,401	29,543
Bank credit	7,60,819	7,69,213	7,84,457	7,87,617	7,85,759	7,88,100
Loans, cash-credits and overdrafts	7,14,856	7,21,711	7,35,973	7,38,855	7,39,995	7,42,718
Inland bills-purchased	5,522	5,889	6,077	6,577	5,779	5,533
Inland bills-discounted	20,406	20,824	20,713	21,716	19,938	19,726
Foreign bills-purchased	9,336	9,549	9,783	9,882	9,509	9,380
Foreign bills-discounted	10,698	11,240	11,911	10,587	10,538	10,743
Cash-Deposit Ratio	5.8	6.0	5.2	5.7	6.6	6.3
Investment-Deposit Ratio	41.6	42.0	42.3	42.5	42.8	43.1
Credit-Deposit Ratio	56.7	57.3	58.3	56.8	56.3	55.9

