

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	2002	
				Jun.	Dec.
1	2	3	4	5	6
Number of Reporting banks	271	294	288	293	291
Liabilities to the banking system (1)	6,486	53,902	62,346	58,501	60,399
Demand and time deposits from banks (2), (12)	5,443	31,429	40,454	37,001	37,463
Borrowings from banks (3)	967	20,250	19,638	19,288	20,721
Other demand and time liabilities (4)	76	2,223	2,254	2,211	2,215
Liabilities to others (1)	2,05,600	12,18,272	14,23,297	13,17,752	13,94,265
Aggregate deposits (5)	1,92,541	11,03,360	12,80,853	11,97,394	12,60,532
Demand	33,192	1,53,048	1,70,289	1,57,765	1,64,884
Time (5)	1,59,349	9,50,312	11,10,564	10,39,629	10,95,648
Borrowings (6)	470	3,029	12,638	9,477	10,496
Other demand and time liabilities (4), (13)	12,589	1,11,883	1,29,806	1,10,881	1,23,236
Borrowings from Reserve Bank (7)	3,468	3,616	79	336	34
Against usance bills/promissory notes	—	—	—	—	—
Others	3,468	3,616	79	336	34
Cash in hand and balances with Reserve Bank	25,665	68,647	65,902	62,424	71,557
Cash in hand	1,804	6,245	7,567	7,355	7,265
Balances with Reserve Bank (9)	23,861	62,402	58,335	55,069	64,292

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	290	288	288	288	288	288
Liabilities to the banking system (1)	58,622	59,420	62,346	55,677	60,301	59,856
Demand and time deposits from banks (2), (12)	36,850	37,815	40,454	37,815	40,432	39,961
Borrowings from banks (3)	19,780	19,452	19,638	15,250	17,315	17,527

Other demand and time liabilities (4)	1,992	2,153	2,254	2,612	2,554	2,368
Liabilities to others (1)	14,15,989	14,19,990	14,23,297	14,66,313	14,76,335	14,87,133
Aggregate deposits (5)	12,77,838	12,78,436	12,80,853	13,21,185	13,28,582	13,43,174
Demand	1,67,046	1,64,506	1,70,289	1,79,278	1,75,440	1,80,266
Time (5)	11,10,792	11,13,929	11,10,564	11,41,907	11,53,142	11,62,909
Borrowings (6)	13,300	13,547	12,638	16,175	16,721	15,158
Other demand and time liabilities (4), (13)	1,24,851	1,28,008	1,29,806	1,28,953	1,31,032	1,28,800
Borrowings from Reserve Bank (7)	402	696	79	1	1	1
Against usance bills/promissory notes	—	—	—	—	—	—
Others	402	696	79	1	1	1
Cash in hand and balances with Reserve Bank	73,411	76,339	65,902	75,071	88,169	84,991
Cash in hand	6,944	6,828	7,567	8,014	8,479	9,026
Balances with Reserve Bank (9)	66,467	69,511	58,335	67,057	79,690	75,965

(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	5,582	52,864	59,019	53,250	61,871
Balances with other banks	2,846	17,993	17,188	17,738	17,230
In current account	1,793	4,740	6,140	4,932	4,610
In other accounts	1,053	13,253	11,048	12,806	12,620
Money at call and short notice	1,445	26,624	32,135	27,576	34,315
Advances to banks (10)	902	5,572	7,147	5,693	8,010
Other assets	388	2,674	2,550	2,243	2,315
Investment	75,065	4,38,269	5,47,546	4,84,083	5,24,054
Government securities (11)	49,998	4,11,176	5,23,417	4,58,223	4,99,619
Other approved securities	25,067	27,093	24,129	25,860	24,435
Bank credit (14)	1,16,301	5,89,723	7,29,215	6,48,818	6,92,244
	(4,506)	(53,978)	(49,479)	(61,008)	(51,947)

Loans,cash-credits and overdrafts	1,05,982	5,47,606	6,82,072	6,06,512	6,47,525
Inland bills-purchased	3,375	5,031	5,584	4,784	5,055
Inland bills-discounted	2,336	18,283	20,184	18,571	20,053
Foreign bills-purchased	2,758	9,089	9,750	9,017	9,686
Foreign bills-discounted	1,851	9,714	11,624	9,933	9,925
Cash-Deposit Ratio	13.3	6.2	5.1	5.2	5.7
Investment- Deposit Ratio	39.0	39.7	42.7	40.4	41.6
Credit-Deposit Ratio	60.4	53.4	56.9	54.2	54.9

(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	56,842	55,750	59,019	51,588	55,468	51,737
Balances with other banks	17,438	16,063	17,188	18,146	16,434	16,050
In current account	5,129	4,745	6,140	6,599	5,375	5,277
In other accounts	12,309	11,317	11,048	11,547	11,058	10,774
Money at call and short notice	30,064	29,839	32,135	24,574	29,508	26,595
Advances to banks (10)	6,921	7,378	7,147	6,208	6,876	6,502
Other assets	2,420	2,471	2,550	2,660	2,650	2,589
Investment	5,36,925	5,41,854	5,47,546	5,66,725	5,74,015	5,84,002
Government securities (11)	5,12,531	5,17,522	5,23,417	5,39,730	5,46,759	5,56,575
Other approved securities	24,395	24,332	24,129	26,995	27,256	27,427
Bank credit (14)	7,06,928	7,14,889	7,29,215	7,31,429	7,30,653	7,32,817
	(50,447)	(50,160)	(49,479)	(47,267)	(51,047)	(50,066)
Loans,cash-credits and overdrafts	6,62,165	6,68,640	6,82,072	6,84,078	6,86,212	6,88,743
Inland bills-purchased	5,085	5,428	5,584	6,089	5,318	5,066
Inland bills-discounted	19,933	20,332	20,184	21,105	19,383	19,213
Foreign bills-purchased	9,305	9,514	9,750	9,851	9,473	9,332
Foreign bills-discounted	10,440	10,975	11,624	10,306	10,267	10,462
Cash-Deposit Ratio	5.7	6.0	5.1	5.7	6.6	6.3

Investment- Deposit Ratio	42.0	42.4	42.7	42.9	43.2	43.5
<u>Credit-Deposit Ratio</u>	<u>55.3</u>	<u>55.9</u>	<u>56.9</u>	<u>55.4</u>	<u>55.0</u>	<u>54.6</u>