

### 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	2003
				Jul.	Jan.
1	2	3	4	5	6
Number of reporting banks	299	362	360	363	360
<b>Liabilities to the banking system (1)</b>	<b>6,673</b>	<b>57,500</b>	<b>64,376</b>	<b>61,163</b>	<b>60,612</b>
Demand and time deposits from banks (2)	5,598	34,646	42,184	39,779	38,578
Borrowings from banks (3)	998	20,622	19,741	19,289	20,013
Other demand and time liabilities (4)	77	2,232	2,451	2,095	2,020
<b>Liabilities to others (1)</b>	<b>2,13,125</b>	<b>12,79,135</b>	<b>14,89,690</b>	<b>13,92,758</b>	<b>14,81,532</b>
<b>Aggregate deposits (5)</b>	<b>1,99,643</b>	<b>11,61,791</b>	<b>13,44,879</b>	<b>12,70,077</b>	<b>13,40,767</b>
Demand	34,823	1,59,378	1,76,572	1,57,863	1,73,008
Time (5)	1,64,820	10,02,413	11,68,307	11,12,214	11,67,759
Borrowings (6)	645	3,348	12,654	9,890	13,548
Other demand and time liabilities (4)	12,838	1,13,996	1,32,157	1,12,791	1,27,217
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>3,694</b>	<b>117</b>	<b>29</b>	<b>435</b>
Against usance bills / promissory notes	—	—	—	—	—
Others (8)	3,483	3,694	117	29	435
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>72,579</b>	<b>69,457</b>	<b>82,478</b>	<b>77,243</b>
Cash in hand	1,847	6,630	7,953	7,336	7,325

Balances with Reserve Bank (9)	24,147	65,949	61,504	75,142	69,919
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(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	2003					
	Feb.	Mar.	Apr.	May (P)	Jun. (P)	Jul. (P)
1	7	8	9	10	11	12
Number of reporting banks	358	360	362	362	362	362
<b>Liabilities to the banking system (1)</b>	<b>61,348</b>	<b>64,376</b>	<b>59,024</b>	<b>61,683</b>	<b>61,218</b>	<b>60,949</b>
Demand and time deposits from banks (2)	39,544	42,184	40,779	41,727	41,244	39,499
Borrowings from banks (3)	19,628	19,741	15,629	17,387	17,589	18,967
Other demand and time liabilities (4)	2,176	2,451	2,616	2,568	2,386	2,484
<b>Liabilities to others (1)</b>	<b>14,85,343</b>	<b>14,89,690</b>	<b>15,42,077</b>	<b>15,45,103</b>	<b>15,56,254</b>	<b>15,61,972</b>
<b>Aggregate deposits (5)</b>	<b>13,41,369</b>	<b>13,44,879</b>	<b>13,86,939</b>	<b>13,94,839</b>	<b>14,09,785</b>	<b>14,16,843</b>
Demand	1,70,530	1,76,572	1,81,924	1,82,112	1,86,992	1,80,970
Time (5)	11,70,838	11,68,307	12,05,015	12,12,727	12,22,794	12,35,873
Borrowings (6)	13,564	12,654	16,193	16,747	15,173	15,945
Other demand and time liabilities (4)	1,30,410	1,32,157	1,38,946	1,33,517	1,31,295	1,29,184
<b>Borrowings from Reserve Bank (7)</b>	<b>733</b>	<b>117</b>	<b>23</b>	<b>31</b>	<b>8</b>	<b>8</b>
Against usance bills / promissory notes	—	—	—	—	—	—
Others (8)	733	117	23	31	8	8
<b>Cash in hand and balances with Reserve Bank</b>	<b>79,985</b>	<b>69,457</b>	<b>78,972</b>	<b>91,966</b>	<b>88,531</b>	<b>85,887</b>
Cash in hand	7,181	7,953	8,588	8,903	9,508	9,745

Balances with Reserve Bank (9)	72,804	61,504	70,385	83,063	79,023	76,142
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See 'Notes on Tables'.

	(Amount in Rs. crore)				
<b>Last Reporting Friday (in case of March) / Last Friday</b>	<b>1990-91</b>	<b>2001-02</b>	<b>2002-03</b>	<b>2002</b>	<b>2003</b>
				<b>Jul.</b>	<b>Jan.</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>Assets with the Banking System</b>	<b>6,848</b>	<b>60,719</b>	<b>67,091</b>	<b>63,180</b>	<b>64,954</b>
Balances with other banks	3,347	21,352	20,396	21,241	20,617
In current account	1,926	5,781	7,078	5,561	6,078
In other accounts	1,421	15,572	13,318	15,680	14,539
Money at call and short notice	2,201	30,168	35,874	32,694	33,741
Advances to banks (10)	902	5,593	7,791	6,554	7,762
Other assets	398	3,606	3,030	2,691	2,834
<b>Investment</b>	<b>76,831</b>	<b>4,56,655</b>	<b>5,68,930</b>	<b>5,05,158</b>	<b>5,57,473</b>
Government securities (11)	51,086	4,27,182	5,42,612	4,76,793	5,30,880
Other approved securities	25,746	29,473	26,317	28,365	26,594
<b>Bank credit</b>	<b>1,25,575</b>	<b>6,42,001</b>	<b>7,84,457</b>	<b>7,03,740</b>	<b>7,60,819</b>
Loans, cash-credits and overdrafts	1,14,982	5,98,694	7,35,973	6,60,994	7,14,856
Inland bills-purchased	3,532	5,430	6,077	4,823	5,522
Inland bills-discounted	2,409	18,781	20,713	18,698	20,406
Foreign bills-purchased	2,788	9,145	9,783	9,234	9,336
Foreign bills-discounted	1,864	9,951	11,911	9,991	10,698

Cash-Deposit Ratio	13.0	6.2	5.2	6.5	5.8
Investment-Deposit Ratio	38.5	39.3	42.3	39.8	41.6
Credit-Deposit Ratio	62.9	55.3	58.3	55.4	56.7

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	2003					
	Feb.	Mar.	Apr.	May (P)	Jun. (P)	Jul. (P)
1	7	8	9	10	11	12
<b>Assets with the Banking System</b>	<b>63,423</b>	<b>67,091</b>	<b>59,682</b>	<b>63,700</b>	<b>59,390</b>	<b>62,165</b>
Balances with other banks	19,217	20,396	20,358	19,946	19,397	18,892
In current account	5,656	7,078	6,716	6,381	6,293	5,783
In other accounts	13,561	13,318	13,642	13,565	13,104	13,109
Money at call and short notice	33,282	35,874	28,715	33,057	29,734	31,764
Advances to banks (10)	8,021	7,791	7,327	7,573	7,196	8,441
Other assets	2,903	3,030	3,282	3,124	3,062	3,067
<b>Investment</b>	<b>5,62,913</b>	<b>5,68,930</b>	<b>5,99,984</b>	<b>5,97,485</b>	<b>6,08,200</b>	<b>6,32,245</b>
Government securities (11)	5,36,389	5,42,612	5,73,427	5,68,084	5,78,657	6,02,631
Other approved securities	26,524	26,317	26,557	29,401	29,543	29,614
<b>Bank credit</b>	<b>7,69,213</b>	<b>7,84,457</b>	<b>7,82,717</b>	<b>7,85,759</b>	<b>7,88,100</b>	<b>7,81,771</b>
Loans, cash-credits and overdrafts	7,21,711	7,35,973	7,35,846	7,39,995	7,42,718	7,36,670
Inland bills-purchased	5,889	6,077	5,686	5,779	5,533	5,270
Inland bills-discounted	20,824	20,713	21,055	19,938	19,726	19,963

Foreign bills-purchased	9,549	9,783	9,749	9,509	9,380	9,179
Foreign bills-discounted	11,240	11,911	10,380	10,538	10,743	10,689
Cash-Deposit Ratio	6.0	5.2	5.7	6.6	6.3	6.1
Investment-Deposit Ratio	42.0	42.3	43.3	42.8	43.1	44.6
<u>Credit-Deposit Ratio</u>	<u>57.3</u>	<u>58.3</u>	<u>56.4</u>	<u>56.3</u>	<u>55.9</u>	<u>55.2</u>