

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	
				Aug.	Feb.
1	2	3	4	5	6
Number of reporting banks	299	362	360	363	358
Liabilities to the banking system (1)	6,673	57,500	64,376	68,403	61,348
Demand and time deposits from banks (2)	5,598	34,646	42,184	39,961	39,544
Borrowings from banks (3)	998	20,622	19,741	26,317	19,628
Other demand and time liabilities (4)	77	2,232	2,451	2,125	2,176
Liabilities to others (1)	2,13,125	12,79,135	14,89,690	14,18,119	14,85,343
Aggregate deposits (5)	1,99,643	11,61,791	13,44,879	12,89,905	13,41,369
Demand	34,823	1,59,378	1,76,572	1,61,897	1,70,530
Time (5)	1,64,820	10,02,413	11,68,307	11,28,008	11,70,838
Borrowings (6)	645	3,348	12,654	12,885	13,564
Other demand and time liabilities (4)	12,838	1,13,996	1,32,157	1,15,329	1,30,410
Borrowings from Reserve Bank (7)	3,483	3,694	117	28	733
Against usance bills / promissory notes	—	—	—	—	—
Others (8)	3,483	3,694	117	28	733
Cash in hand and balances with Reserve Bank	25,995	72,579	69,457	67,795	79,985
Cash in hand	1,847	6,630	7,953	7,152	7,181
Balances with Reserve Bank (9)	24,147	65,949	61,504	60,644	72,804

See 'Notes on Tables'.

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	2003					
	Mar.	Apr.	May	Jun. (P)	Jul. (P)	Aug. (P)
1	7	8	9	10	11	12
Number of reporting banks	360	362	362	362	362	362
Liabilities to the banking system (1)	64,376	59,024	63,855	61,218	60,949	61,292
Demand and time deposits from banks (2)	42,184	40,779	41,643	41,244	39,499	39,749
Borrowings from banks (3)	19,741	15,629	17,636	17,589	18,967	19,284
Other demand and time liabilities (4)	2,451	2,616	4,577	2,386	2,484	2,258

Liabilities to others (1)	14,89,690	15,42,077	15,48,554	15,56,254	15,61,972	15,86,178
Aggregate deposits (5)	13,44,879	13,86,939	13,97,454	14,09,785	14,16,843	14,35,185
Demand	1,76,572	1,81,924	1,83,075	1,86,992	1,80,970	1,84,360
Time (5)	11,68,307	12,05,015	12,14,379	12,22,794	12,35,873	12,50,826
Borrowings (6)	12,654	16,193	15,919	15,173	15,945	17,632
Other demand and time liabilities (4)	1,32,157	1,38,946	1,35,181	1,31,295	1,29,184	1,33,360
Borrowings from Reserve Bank (7)	117	23	31	8	8	8
Against usance bills / promissory notes	—	—	—	—	—	—
Others (8)	117	23	31	8	8	8
Cash in hand and balances with Reserve Bank	69,457	78,972	92,689	88,531	85,887	79,223
Cash in hand	7,953	8,588	9,626	9,508	9,745	9,072
Balances with Reserve Bank (9)	61,504	70,385	83,063	79,023	76,142	70,151
See 'Notes on Tables'.						

Last Reporting Friday (in case of March) / Last Friday	(Amount in Rs. crore)				
	1990-91	2001-02	2002-03	2002	
				Aug.	Feb.
1	2	3	4	5	6
Assets with the Banking System	6,848	60,719	67,091	72,338	63,423
Balances with other banks	3,347	21,352	20,396	20,642	19,217
In current account	1,926	5,781	7,078	5,436	5,656
In other accounts	1,421	15,572	13,318	15,205	13,561
Money at call and short notice	2,201	30,168	35,874	41,046	33,282
Advances to banks (10)	902	5,593	7,791	7,669	8,021
Other assets	398	3,606	3,030	2,981	2,903
Investment	76,831	4,56,655	5,68,930	5,33,347	5,62,913
Government securities (11)	51,086	4,27,182	5,42,612	5,05,253	5,36,389
Other approved securities	25,746	29,473	26,317	28,095	26,524
Bank credit	1,25,575	6,42,001	7,84,457	7,08,417	7,69,213
Loans, cash-credits and overdrafts	1,14,982	5,98,694	7,35,973	6,65,674	7,21,711
Inland bills-purchased	3,532	5,430	6,077	4,881	5,889

Inland bills-discounted	2,409	18,781	20,713	18,705	20,824
Foreign bills-purchased	2,788	9,145	9,783	9,406	9,549
Foreign bills-discounted	1,864	9,951	11,911	9,751	11,240
Cash-Deposit Ratio	13.0	6.2	5.2	5.3	6.0
Investment-Deposit Ratio	38.5	39.3	42.3	41.3	42.0
Credit-Deposit Ratio	62.9	55.3	58.3	54.9	57.3

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	2003					
	Mar.	Apr.	May	Jun. (P)	Jul. (P)	Aug. (P)
1	7	8	9	10	11	12
Assets with the Banking System	67,091	59,682	64,024	59,390	62,165	63,335
Balances with other banks	20,396	20,358	20,614	19,397	18,892	18,490
In current account	7,078	6,716	7,182	6,293	5,783	5,996
In other accounts	13,318	13,642	13,432	13,104	13,109	12,493
Money at call and short notice	35,874	28,715	32,799	29,734	31,764	33,340
Advances to banks (10)	7,791	7,327	7,628	7,196	8,441	8,405
Other assets	3,030	3,282	2,983	3,062	3,067	3,100
Investment	5,68,930	5,99,984	5,99,486	6,08,200	6,32,245	6,52,904
Government securities (11)	5,42,612	5,73,427	5,73,200	5,78,657	6,02,631	6,23,402
Other approved securities	26,317	26,557	26,286	29,543	29,614	29,501
Bank credit	7,84,457	7,82,717	7,85,442	7,88,100	7,81,771	7,86,033
Loans, cash-credits and overdrafts	7,35,973	7,35,846	7,39,950	7,42,718	7,36,670	7,41,011
Inland bills-purchased	6,077	5,686	5,597	5,533	5,270	5,702
Inland bills-discounted	20,713	21,055	19,967	19,726	19,963	19,367
Foreign bills-purchased	9,783	9,749	9,421	9,380	9,179	8,898
Foreign bills-discounted	11,911	10,380	10,507	10,743	10,689	11,054
Cash-Deposit Ratio	5.2	5.7	6.6	6.3	6.1	5.5
Investment-Deposit Ratio	42.3	43.3	42.9	43.1	44.6	45.5
Credit-Deposit Ratio	58.3	56.4	56.2	55.9	55.2	54.8