

No. 4 : All Scheduled Commercial Banks – Business in India

Last Reporting Friday (in case of March) / Last Friday	(Amount in Rs. crore)				
	1990-91	2001-02	2002-03	2002	2003
	2	3	4	Aug.	Feb.
1	2	3	4	5	6
Number of Reporting banks	271	294	288	293	288
Liabilities to the banking system (1)	6,486	53,902	62,346	66,098	59,420
Demand and time deposits from banks (2), (12)	5,443	31,429	40,454	38,178	37,815
Borrowings from banks (3)	967	20,250	19,638	25,834	19,452
Other demand and time liabilities (4)	76	2,223	2,254	2,086	2,153
Liabilities to others (1)	2,05,600	12,18,272	14,23,297	13,53,013	14,19,990
Aggregate deposits (5)	1,92,541	11,03,360	12,80,853	12,27,234	12,78,436
Demand	33,192	1,53,048	1,70,289	1,55,825	1,64,506
Time (5)	1,59,349	9,50,312	11,10,564	10,71,409	11,13,929
Borrowings (6)	470	3,029	12,638	12,778	13,547
Other demand and time liabilities (4), (13)	12,589	1,11,883	1,29,806	1,13,001	1,28,008
Borrowings from Reserve Bank (7)	3,468	3,616	79	10	696
Against usance bills/promissory notes	—	—	—	—	—
Others	3,468	3,616	79	10	696
Cash in hand and balances with Reserve Bank	25,665	68,647	65,902	64,100	76,339
Cash in hand	1,804	6,245	7,567	6,725	6,828
Balances with Reserve Bank (9)	23,861	62,402	58,335	57,375	69,511

See 'Notes on Tables'.

Last Reporting Friday (in case of March) / Last Friday	(Amount in Rs. crore)					
	2003					
	Mar.	Apr.	May	Jun. (P)	Jul. (P)	Aug. (P)
1	7	8	9	10	11	12
Number of Reporting banks	288	289	289	289	289	289
Liabilities to the banking system (1)	62,346	57,566	62,469	59,856	59,584	59,889
Demand and time deposits from banks (2), (12)	40,454	39,457	40,346	39,961	38,226	38,462
Borrowings from banks (3)	19,638	15,504	17,561	17,527	18,890	19,188
Other demand and time liabilities (4)	2,254	2,606	4,562	2,368	2,468	2,239

Liabilities to others (1)	14,23,297	14,73,608	14,79,996	14,87,133	14,92,875	15,17,288
Aggregate deposits (5)	12,80,853	13,20,862	13,31,282	13,43,174	13,49,972	13,68,503
Demand	1,70,289	1,75,418	1,76,458	1,80,266	1,74,215	1,77,520
Time (5)	11,10,564	11,45,444	11,54,824	11,62,909	11,75,757	11,90,982
Borrowings (6)	12,638	16,178	15,893	15,158	15,920	17,547
Other demand and time liabilities (4), (13)	1,29,806	1,36,568	1,32,821	1,28,800	1,26,983	1,31,238
Borrowings from Reserve Bank (7)	79	1	1	1	1	1
Against usance bills/promissory notes	—	—	—	—	—	—
Others	79	1	1	1	1	1
Cash in hand and balances with Reserve Bank	65,902	75,266	88,883	84,991	82,149	75,526
Cash in hand	7,567	8,210	9,193	9,026	9,266	8,606
Balances with Reserve Bank (9)	58,335	67,057	79,690	75,965	72,884	66,919
See 'Notes on Tables'.						

Last Reporting Friday (in case of March) / Last Friday	(Amount in Rs. crore)				
	1990-91	2001-02	2002-03	2002	2003
				Aug.	Feb.
1	2	3	4	5	6
Assets with the Banking System	5,582	52,864	59,019	64,455	55,750
Balances with other banks	2,846	17,993	17,188	17,430	16,063
In current account	1,793	4,740	6,140	4,502	4,745
In other accounts	1,053	13,253	11,048	12,928	11,317
Money at call and short notice	1,445	26,624	32,135	37,391	29,839
Advances to banks (10)	902	5,572	7,147	6,989	7,378
Other assets	388	2,674	2,550	2,644	2,471
Investment	75,065	4,38,269	5,47,546	5,12,645	5,41,854
Government securities (11)	49,998	4,11,176	5,23,417	4,86,940	5,17,522
Other approved securities	25,067	27,093	24,129	25,705	24,332
Bank credit (14)	1,16,301	5,89,723	7,29,215	6,55,994	7,14,889
	(4,506)	(53,978)	(49,479)	(56,277)	(50,160)
Loans, cash-credits and overdrafts	1,05,982	5,47,606	6,82,072	6,14,389	6,68,640

Inland bills-purchased	3,375	5,031	5,584	4,500	5,428
Inland bills-discounted	2,336	18,283	20,184	18,256	20,332
Foreign bills-purchased	2,758	9,089	9,750	9,347	9,514
Foreign bills-discounted	1,851	9,714	11,624	9,502	10,975
Cash-Deposit Ratio	13.3	6.2	5.1	5.2	6.0
Investment- Deposit Ratio	39.0	39.7	42.7	41.8	42.4
Credit-Deposit Ratio	60.4	53.4	56.9	53.5	55.9

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	2003					
	Mar. 7	Apr. 8	May 9	Jun. (P) 10	Jul. (P) 11	Aug. (P) 12
Assets with the Banking System	59,019	51,563	55,824	51,737	54,032	56,071
Balances with other banks	17,188	17,091	17,052	16,050	15,496	15,843
In current account	6,140	5,784	6,164	5,277	4,746	5,157
In other accounts	11,048	11,307	10,888	10,774	10,750	10,686
Money at call and short notice	32,135	25,019	29,332	26,595	28,155	29,841
Advances to banks (10)	7,147	6,632	6,932	6,502	7,748	7,712
Other assets	2,550	2,822	2,509	2,589	2,634	2,676
Investment	5,47,546	5,77,010	5,76,089	5,84,002	6,07,688	6,27,581
Government securities (11)	5,23,417	5,52,626	5,51,948	5,56,575	5,80,190	6,00,152
Other approved securities	24,129	24,384	24,141	27,427	27,498	27,429
Bank credit (14)	7,29,215	7,26,843	7,30,370	7,32,817	7,27,401	7,32,000
	(49,479)	(47,267)	(51,047)	(50,066)	(43,277)	(41,284)
Loans,cash-credits and overdrafts	6,82,072	6,81,381	6,86,198	6,88,743	6,83,607	6,88,413
Inland bills-purchased	5,584	5,200	5,140	5,066	4,801	4,973
Inland bills-discounted	20,184	20,446	19,410	19,213	19,444	18,869
Foreign bills-purchased	9,750	9,718	9,385	9,332	9,143	8,862
Foreign bills-discounted	11,624	10,099	10,235	10,462	10,407	10,882
Cash-Deposit Ratio	5.1	5.7	6.7	6.3	6.1	5.5
Investment- Deposit Ratio	42.7	43.7	43.3	43.5	45.0	45.9
Credit-Deposit Ratio	56.9	55.0	54.9	54.6	53.9	53.5

