

## 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	2003							
				Oct.	Apr.	May	Jun.	Jul.	Aug. (P)	Sep. (P)	Oct. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting banks	271	294	288	292	289	289	289	289	289	289	289
<b>Liabilities to the banking system (1)</b>	<b>6,486</b>	<b>53,902</b>	<b>62,346</b>	<b>61,715</b>	<b>57,566</b>	<b>62,469</b>	<b>60,288</b>	<b>59,736</b>	<b>59,889</b>	<b>61,631</b>	<b>54,122</b>
Demand and time deposits from banks (2), (12)	5,443	31,429	40,454	38,810	39,457	40,346	39,906	38,142	38,462	39,430	35,438
Borrowings from banks (3)	967	20,250	19,638	20,936	15,504	17,561	17,954	19,120	19,188	19,767	16,277
Other demand and time liabilities (4)	76	2,223	2,254	1,969	2,606	4,562	2,428	2,473	2,239	2,434	2,408
<b>Liabilities to others (1)</b>	<b>2,05,600</b>	<b>12,18,272</b>	<b>14,23,297</b>	<b>13,69,973</b>	<b>14,73,608</b>	<b>14,79,996</b>	<b>14,90,255</b>	<b>14,92,291</b>	<b>15,17,288</b>	<b>15,46,168</b>	<b>15,46,521</b>
<b>Aggregate deposits (5)</b>	<b>1,92,541</b>	<b>11,03,360</b>	<b>12,80,853</b>	<b>12,44,643</b>	<b>13,20,862</b>	<b>13,31,282</b>	<b>13,44,475</b>	<b>13,50,985</b>	<b>13,68,503</b>	<b>13,91,398</b>	<b>13,91,209</b>
Demand	33,192	1,53,048	1,70,289	1,59,389	1,75,418	1,76,458	1,81,655	1,73,431	1,77,520	1,82,103	1,90,931
Time (5)	1,59,349	9,50,312	11,10,564	10,85,255	11,45,444	11,54,824	11,62,820	11,77,554	11,90,982	12,09,295	12,00,278
Borrowings (6)	470	3,029	12,638	11,197	16,178	15,893	15,164	15,975	17,547	18,440	21,056
Other demand and time liabilities (4), (13)	12,589	1,11,883	1,29,806	1,14,133	1,36,568	1,32,821	1,30,616	1,25,331	1,31,238	1,36,330	1,34,256
<b>Borrowings from Reserve Bank (7)</b>	<b>3,468</b>	<b>3,616</b>	<b>79</b>	<b>25</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>6</b>
Against usance bills/promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others	3,468	3,616	79	25	1	1	1	1	1	1	6
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>68,647</b>	<b>65,902</b>	<b>72,970</b>	<b>75,266</b>	<b>88,883</b>	<b>85,972</b>	<b>82,164</b>	<b>75,526</b>	<b>74,247</b>	<b>78,657</b>
Cash in hand	1,804	6,245	7,567	6,849	8,210	9,193	10,008	9,281	8,606	8,311	9,086
Balances with Reserve Bank (9)	23,861	62,402	58,335	66,121	67,057	79,690	75,965	72,884	66,919	65,937	69,571

See 'Notes on Tables'.

## No. 4 : ALL SCHEDULED COMMERCIAL BANKS – BUSINESS IN INDIA (Concl'd.)

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	1990-91	2001-02	2002-03	2003							Oct. (P)
				Oct.	5	6	7	8	9	10	
1	2	3	4	5	6	7	8	9	10	11	12
<b>Assets with the Banking System</b>	<b>5,582</b>	<b>52,864</b>	<b>59,019</b>	<b>60,349</b>	<b>51,563</b>	<b>55,824</b>	<b>51,765</b>	<b>53,687</b>	<b>56,071</b>	<b>60,973</b>	<b>50,255</b>
Balances with other banks	2,846	17,993	17,188	17,335	17,091	17,052	15,894	15,267	15,843	17,708	16,425
In current account	1,793	4,740	6,140	4,621	5,784	6,164	5,104	4,828	5,157	5,806	5,987
In other accounts	1,053	13,253	11,048	12,714	11,307	10,888	10,790	10,440	10,686	11,902	10,439
Money at call and short notice	1,445	26,624	32,135	34,586	25,019	29,332	26,609	28,113	29,841	30,964	22,567
Advances to banks (10)	902	5,572	7,147	5,931	6,632	6,932	6,680	7,755	7,712	9,571	8,560
Other assets	388	2,674	2,550	2,498	2,822	2,509	2,581	2,553	2,676	2,731	2,702
<b>Investment</b>	<b>75,065</b>	<b>4,38,269</b>	<b>5,47,546</b>	<b>5,12,645</b>	<b>5,77,010</b>	<b>5,76,089</b>	<b>5,83,066</b>	<b>6,07,061</b>	<b>6,27,581</b>	<b>6,26,832</b>	<b>6,30,411</b>
Government securities (11)	49,998	4,11,176	5,23,417	4,87,524	5,52,626	5,51,948	5,58,950	5,82,726	6,00,152	5,99,863	6,03,173
Other approved securities	25,067	27,093	24,129	25,121	24,384	24,141	24,116	24,335	27,429	26,969	27,238
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>5,89,723</b>	<b>7,29,215</b>	<b>6,74,645</b>	<b>7,26,843</b>	<b>7,30,370</b>	<b>7,32,893</b>	<b>7,26,653</b>	<b>7,32,000</b>	<b>7,45,847</b>	<b>7,61,210</b>
Loans, cash-credits and overdrafts	(4,506)	(53,978)	(49,479)	(54,110)	(47,267)	(51,047)	(50,066)	(43,277)	(41,284)	(37,406)	(36,020)
Inland bills-purchased	1,05,982	5,47,606	6,82,072	6,32,130	6,81,381	6,86,198	6,89,011	6,82,731	6,88,413	7,02,024	7,14,370
Inland bills-discounted	3,375	5,031	5,584	4,771	5,200	5,140	4,979	5,042	4,973	6,100	8,028
Foreign bills-purchased	2,336	18,283	20,184	17,909	20,446	19,410	18,974	19,425	18,869	17,743	18,873
Foreign bills-discounted	2,758	9,089	9,750	9,376	9,718	9,385	9,167	8,809	8,862	8,843	8,700
Cash-Deposit Ratio	1,851	9,714	11,624	10,459	10,099	10,235	10,762	10,646	10,882	11,137	11,239
Investment- Deposit Ratio	13.3	6.2	5.1	5.9	5.7	6.7	6.4	6.1	5.5	5.3	5.7
Credit-Deposit Ratio	39.0	39.7	42.7	41.2	43.7	43.3	43.4	44.9	45.9	45.1	45.3
	60.4	53.4	56.9	54.2	55.0	54.9	54.5	53.8	53.5	53.6	54.7