

No. 4 : ALL SCHEDULED COMMERCIAL BANKS – BUSINESS IN INDIA

Last Reporting Friday (in case of March) / Last Friday	(Amount in Rs. crore)												
	1990-91	2002-03	2003-04	2004							2003		
	2	3	4	5	6	7	8	9	10	11	12	13	14
Number of Reporting banks	271	288	286	289	287	286	286	286	285	285	285	285	285
Liabilities to the banking system (1)	6,486	62,346	54,487	59,736	51,736	52,769	54,487	56,154	55,875	57,736	54,232	54,232	54,232
Demand and time deposits from banks (2), (12)	5,443	40,454	36,834	38,142	36,592	36,986	36,834	39,426	38,073	38,628	36,791	36,791	36,791
Borrowings from banks (3)	967	19,638	15,026	19,120	12,884	13,532	15,026	13,787	14,754	15,860	15,265	15,265	15,265
Other demand and time liabilities (4)	76	2,254	2,627	2,473	2,261	2,251	2,627	2,941	3,048	3,249	2,176	2,176	2,176
Liabilities to others (1)	2,05,600	14,23,297	16,77,170	14,92,291	16,17,939	16,46,979	16,77,170	17,28,702	17,20,526	17,33,034	17,61,429	17,61,429	17,61,429
Aggregate deposits (5)	1,92,541	12,80,853	15,04,416	13,50,985	14,56,872	14,80,652	15,04,416	15,49,167	15,49,387	15,59,933	15,81,288	15,81,288	15,81,288
Demand	33,192	1,70,289	2,25,022	1,73,431	1,98,003	2,03,651	2,25,022	2,21,714	2,12,531	2,12,553	2,15,337	2,15,337	2,15,337
Time (5)	1,59,349	11,10,564	12,79,394	11,77,554	12,58,869	12,77,001	12,79,394	13,27,453	13,36,856	13,47,380	13,65,950	13,65,950	13,65,950
Borrowings (6)	470	12,638	24,670	15,975	23,544	24,287	24,670	27,127	29,636	30,063	31,607	31,607	31,607
Other demand and time liabilities (4), (13)	12,589	1,29,806	1,48,084	1,25,331	1,37,523	1,42,039	1,48,084	1,52,408	1,41,503	1,43,039	1,48,535	1,48,535	1,48,535
Borrowings from Reserve Bank (7)	3,468	79	—	1	—	—	—	—	819	—	180	180	180
Against usance bills/promissory notes	—	—	—	—	—	—	—	—	—	—	—	—	—
Others	3,468	79	—	1	—	—	—	—	819	—	180	180	180
Cash in hand and balances with													
Reserve Bank	25,665	65,902	76,895	82,164	79,646	81,380	76,895	92,266	82,369	86,911	86,360	86,360	86,360
Cash in hand	1,804	7,567	7,898	9,281	8,063	8,379	7,898	8,883	9,034	8,523	8,961	8,961	8,961
Balances with Reserve Bank (9)	23,861	58,335	68,997	72,884	71,583	73,001	68,997	83,384	73,335	78,388	77,399	77,399	77,399

See Notes on Tables.

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

Last Reporting Friday (in case of March) / Last Friday	(Amount in Rs. crore)												
	1990-91	2002-03	2003-04	2004							2003	Jul.	12
				2	3	4	5	6	7	8			
Assets with the Banking System	5,582	59,019	48,179	53,687	47,000	46,407	48,179	48,248	50,380	50,316	48,511		
Balances with other banks	2,846	17,188	16,961	15,267	16,643	16,387	16,961	18,145	17,702	18,601	17,926		
In current account	1,793	6,140	6,392	4,828	5,880	6,027	6,392	7,378	6,954	7,342	7,032		
In other accounts	1,053	11,048	10,570	10,440	10,763	10,360	10,570	10,768	10,748	11,259	10,894		
Money at call and short notice	1,445	32,135	18,058	28,113	18,313	17,450	18,058	17,047	19,942	18,823	17,313		
Advances to banks (10)	902	7,147	10,523	7,755	9,732	10,125	10,523	10,085	9,853	9,942	9,126		
Other assets	388	2,550	2,637	2,553	2,312	2,445	2,637	2,971	2,883	2,950	4,146		
Investment	75,065	5,47,546	6,77,588	6,07,061	6,65,592	6,78,135	6,77,588	7,13,188	7,22,324	7,17,408	7,23,057		
Government securities (11)	49,998	5,23,417	654,758	5,82,726	6,42,280	6,55,130	6,54,758	6,90,549	6,99,709	6,94,034	6,96,580		
Other approved securities	25,067	24,129	22,830	24,335	23,312	23,005	22,830	22,640	22,615	23,375	26,476		
Bank credit (14)	1,16,301	7,29,215	8,40,785	7,26,653	8,03,351	8,20,187	8,40,785	8,64,903	8,63,996	8,77,408	8,84,195		
Loans, cash-credits and overdrafts	(4,506)	(49,479)	(35,961)	(43,277)	(35,864)	(35,637)	(35,961)	(42,998)	(43,512)	(43,061)	(42,292)		
Inland bills-purchased	1,05,982	6,82,072	7,89,240	6,82,731	7,54,716	7,69,462	7,89,240	8,11,240	8,12,097	8,26,450	8,33,293		
Inland bills-discounted	3,375	5,584	6,969	5,042	6,420	7,167	6,969	8,492	7,517	6,933	6,596		
Foreign bills-purchased	2,336	20,184	21,730	19,425	20,743	20,932	21,730	22,204	21,920	21,492	21,534		
Foreign bills-discounted	2,758	9,750	10,113	8,809	9,442	9,666	10,113	9,967	9,447	9,440	9,429		
Cash-Deposit Ratio	1,851	11,624	12,733	10,646	12,030	12,960	12,733	12,999	13,015	13,094	13,343		
Investment- Deposit Ratio	13.3	5.1	5.1	6.1	5.5	5.5	5.1	6.0	5.3	5.6	5.5		
Credit-Deposit Ratio	39.0	42.7	45.0	44.9	45.7	45.8	45.0	46.0	46.6	46.0	45.7		
	60.4	56.9	55.9	53.8	55.1	55.4	55.9	55.8	55.8	56.2	55.9		