

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

Last Reporting Friday (in case of March) / Last Friday	1990-91	2003-04	2004-05	2004		2005					
				Jun.	Dec.	Jan.	Feb.	Mar.	Apr. (P)	May (P)	Jun. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting banks	271	286	285	285	286	286	286	285	285	285	285
Liabilities to the banking system (1)	6,486	54,487	67,049	57,225	71,898	66,047	63,497	67,049	78,631	76,362	79,617
Demand and time deposits from banks (2), (12)	5,443	36,834	36,308	38,214	35,766	34,872	35,112	36,308	38,549	37,175	37,847
Borrowings from banks (3)	967	15,026	27,616	15,795	30,218	28,467	25,308	27,616	28,939	27,396	29,847
Other demand and time liabilities (4)	76	2,627	3,125	3,216	5,914	2,708	3,077	3,125	11,143	11,791	11,923
Liabilities to others (1)	2,05,600	16,77,170	19,62,481	17,36,112	19,09,091	19,02,393	19,36,456	19,62,481	20,19,016	20,01,920	20,13,609
Aggregate deposits (5)	1,92,541	15,04,416	17,00,198	15,62,420	16,72,477	16,72,305	16,94,887	17,00,198	17,81,580	17,78,358	17,89,864
Demand	33,192	2,25,022	2,48,028	2,12,867	2,55,709	2,41,857	2,49,157	2,48,028	2,61,778	2,52,926	2,60,112
Time (5)	1,59,349	12,79,394	14,52,171	13,49,553	14,16,768	14,30,448	14,45,730	14,52,171	15,19,802	15,25,432	15,29,751
Borrowings (6)	470	24,670	69,523	30,078	68,407	66,706	70,579	69,523	71,764	70,321	70,166
Other demand and time liabilities (4), (13)	12,589	1,48,084	1,92,760	1,43,614	1,68,206	1,63,382	1,70,991	1,92,760	1,65,671	1,53,241	1,53,580
Borrowings from Reserve Bank (7)	3,468	—	50	—	110	—	—	50	—	774	—
Against usance bills/promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others	3,468	—	50	—	110	—	—	50	—	774	—
Cash in hand and balances with Reserve Bank	25,665	76,895	96,577	87,287	1,16,178	1,05,848	1,04,296	96,577	1,13,932	99,032	1,05,716
Cash in hand	1,804	7,898	8,472	8,899	9,628	9,433	9,119	8,472	9,521	9,429	9,730
Balances with Reserve Bank (9)	23,861	68,997	88,105	78,388	1,06,550	96,415	95,176	88,105	1,04,411	89,603	95,986

See Notes on Tables.

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

Last Reporting Friday (in case of March) / Last Friday	1990-91	2003-04	2004-05	2004		2005					(Amount in Rs. crore)	
				Jun.	Dec.	Jan.	Feb.	Mar.	Apr. (P)	May (P)		Jun. (P)
Assets with the Banking System	5,582	48,179	51,297	49,761	57,847	51,520	48,229	51,297	51,049	51,905	57,736	
Balances with other banks	2,846	16,961	19,321	17,867	18,614	17,251	18,678	19,321	19,930	19,506	19,784	
In current account	1,793	6,392	7,673	6,882	7,819	7,219	7,103	7,673	8,508	8,444	8,880	
In other accounts	1,053	10,570	11,647	10,985	10,795	10,031	11,575	11,647	11,422	11,062	10,904	
Money at call and short notice	1,445	18,058	19,861	19,141	27,398	22,389	17,847	19,861	19,834	20,494	26,055	
Advances to banks (10)	902	10,523	9,691	9,991	9,527	9,432	9,296	9,691	8,500	8,937	9,168	
Other assets	388	2,637	2,425	2,762	2,308	2,449	2,408	2,425	2,786	2,968	2,729	
Investment	75,065	6,77,588	7,39,154	7,17,459	6,99,689	7,12,915	7,31,043	7,39,154	7,39,001	7,50,144	7,40,078	
Government securities (11)	49,998	6,54,758	7,18,982	6,94,813	6,78,911	6,91,971	7,10,629	7,18,982	7,16,889	7,25,333	7,15,107	
Other approved securities	25,067	22,830	20,172	22,646	20,778	20,944	20,414	20,172	22,112	24,811	24,972	
Bank credit (14)	1,16,301	8,40,785	11,00,428	8,78,870	10,45,550	10,48,024	10,67,115	11,00,428	11,27,433	11,44,051	11,61,387	
	(4,506)	(35,961)	(41,121)	(43,061)	(44,260)	(41,939)	(41,135)	(41,121)	(41,765)	(45,727)	(44,804)	
Loans, cash-credits and overdrafts	1,05,982	7,89,240	10,40,212	8,28,262	9,88,379	9,89,786	10,08,177	10,40,212	10,66,229	10,85,378	11,03,349	
Inland bills-purchased	3,375	6,969	7,554	6,888	8,072	7,443	6,829	7,554	8,613	8,042	7,715	
Inland bills-discounted	2,336	21,730	25,233	21,347	23,755	25,110	25,298	25,233	25,022	24,180	23,884	
Foreign bills-purchased	2,758	10,113	10,828	9,324	10,555	10,479	10,972	10,828	11,214	10,415	10,311	
Foreign bills-discounted	1,851	12,733	16,602	13,049	14,789	15,206	15,839	16,602	16,355	16,035	16,128	
Cash+Deposit Ratio	13.3	5.1	5.7	5.6	6.9	6.3	6.2	5.7	6.4	5.6	5.9	
Investment- Deposit Ratio	39.0	45.0	43.5	45.9	41.8	42.6	43.1	43.5	41.5	42.2	41.3	
Credit-Deposit Ratio	60.4	55.9	64.7	56.3	62.5	62.7	63.0	64.7	63.3	64.3	64.9	