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

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	1990-91	2003-04	2004-05	2004	2005						
				Nov.	May	Jun.	Jul.	Aug.	Sep. (P)	Oct. (P)	Nov. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting banks	271	286	285	286	284	284	284	284	284	284	284
Liabilities to the banking system (1)	**6,486**	**54,487**	**67,049**	**65,876**	**75,949**	**79,370**	**81,004**	**82,214**	**76,196**	**77,543**	**79,299**
Demand and time deposits from banks (2), (12)	5,443	36,834	36,308	33,943	37,510	37,647	38,443	38,543	39,302	39,320	40,010
Borrowings from banks (3)	967	15,026	27,616	28,459	26,828	29,810	30,787	32,020	31,543	32,031	33,714
Other demand and time liabilities (4)	76	2,627	3,125	3,475	11,611	11,913	11,774	11,651	5,351	6,192	5,574
Liabilities to others (1)	**2,05,600**	**16,77,170**	**19,62,481**	**18,41,328**	**19,98,633**	**20,13,781**	**20,74,302**	**20,82,943**	**21,65,172**	**21,88,361**	**21,76,999**
Aggregate deposits (5)	**1,92,541**	**15,04,416**	**17,00,198**	**16,11,773**	**17,78,869**	**17,93,084**	**18,32,339**	**18,44,416**	**19,09,214**	**19,11,209**	**19,16,163**
Demand	33,192	2,25,022	2,48,028	2,29,682	2,53,552	2,63,768	2,83,260	2,76,602	2,95,994	2,88,621	2,86,358
Time (5)	159,349	12,79,394	14,52,171	13,82,091	15,25,317	15,29,316	15,49,079	15,67,814	16,13,220	16,22,589	16,29,805
Borrowings (6)	470	24,670	69,523	67,422	71,008	70,918	74,811	77,166	77,344	81,790	80,137
Other demand and time liabilities (4), (13)	12,589	1,48,084	1,92,760	1,62,133	1,48,756	1,49,779	1,67,152	1,61,361	1,78,614	1,95,362	1,80,700
Borrowings from Reserve Bank (7)	**3,468**	**—**	**50**	**8**	**774**	**—**	**—**	**—**	**800**	**—**	**—**
Against usance bills/promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others	3,468	—	50	8	774	—	—	—	800	—	—
Cash in hand and balances with Reserve Bank	**25,665**	**76,895**	**96,577**	**99,108**	**99,590**	**1,06,097**	**1,23,667**	**1,14,295**	**1,16,213**	**1,15,501**	**1,20,648**
Cash in hand	1,804	7,898	8,472	9,666	9,987	10,111	10,583	10,227	10,513	10,838	10,960
Balances with Reserve Bank (9)	23,861	68,997	88,105	89,442	89,603	95,986	1,13,084	1,04,068	1,05,700	1,04,663	1,09,687

See 'Notes on Tables'.

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

(Amount in Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	1990-91	2003-04	2004-05 (P)	2004	2005						
				Nov.	May	Jun.	Jul.	Aug.	Sep. (P)	Oct. (P)	Nov. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Assets with the Banking System	**5,582**	**48,179**	**51,297**	**49,003**	**52,853**	**57,568**	**59,187**	**58,795**	**53,846**	**54,714**	**55,709**
Balances with other banks	2,846	16,961	19,321	16,226	19,479	19,601	20,252	21,091	23,726	24,087	22,787
In current account	1,793	6,392	7,673	6,899	8,385	8,680	9,196	9,654	10,050	11,729	10,571
In other accounts	1,053	10,570	11,647	9,327	11,094	10,921	11,056	11,437	13,676	12,357	12,216
Money at call and short notice	1,445	18,058	19,861	21,212	20,206	26,356	26,304	24,700	23,173	23,483	26,197
Advances to banks (10)	902	10,523	9,691	9,133	8,878	9,157	9,539	9,883	3,302	3,205	3,443
Other assets	388	2,637	2,425	2,432	4,291	2,454	3,093	3,120	3,645	3,940	3,281
Investment	**75,065**	**6,77,588**	**7,39,154**	**7,02,270**	**7,48,831**	**7,38,275**	**7,47,476**	**7,61,528**	**7,53,436**	**7,54,055**	**7,43,169**
Government securities (11)	49,998	6,54,758	7,18,982	6,81,043	7,29,223	7,18,799	7,28,262	7,41,968	7,29,116	7,29,791	7,19,407
Other approved securities	25,067	22,830	20,172	21,227	19,608	19,475	19,214	19,560	24,320	24,264	23,762
Bank credit (14)	**1,16,301** **(4,506)**	**8,40,785** **(35,961)**	**11,00,428** **(41,121)**	**10,07,098** **(42,380)**	**11,41,073** **(45,727)**	**11,61,203** **(44,802)**	**11,85,940** **(39,555)**	**12,01,832** **(40,113)**	**12,56,141** **(39,549)**	**12,84,400** **(39,805)**	**13,05,860** **(42,455)**
Loans,cash-credits and overdrafts	1,05,982	7,89,240	10,40,212	9,51,767	10,83,010	11,03,487	11,27,648	11,42,981	11,94,387	12,20,204	12,41,252
Inland bills-purchased	3,375	6,969	7,554	7,535	7,680	7,478	8,701	9,007	10,520	9,831	9,351
Inland bills-discounted	2,336	21,730	25,233	23,007	24,110	24,073	23,185	22,883	23,753	25,296	25,893
Foreign bills-purchased	2,758	10,113	10,828	10,197	10,172	10,208	10,296	10,075	10,450	11,122	10,824
Foreign bills-discounted	1,851	12,733	16,602	14,591	16,101	15,957	16,109	16,886	17,030	17,947	18,540
Cash-Deposit Ratio	13.3	5.1	5.7	6.1	5.6	5.9	6.7	6.2	6.1	6.0	6.3
Investment- Deposit Ratio	39.0	45.0	43.5	43.6	42.1	41.2	40.8	41.3	39.5	39.5	38.8
Credit-Deposit Ratio	60.4	55.9	64.7	62.5	64.1	64.8	64.7	65.2	65.8	67.2	68.1