

No. 3 : All Scheduled Banks - Business in India

(Rs. crore)											
Last Reporting Friday(in case of March) / Last Friday	1998						1999				
	1990-91	1997-98	1998-99	Jul.	Jan.	Feb. (P)	Mar.	Apr. (P)	May (P)	Jun. (P)	Jul. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of reporting banks	299	343	346	344	345	344	346	344	344	344	344
Liabilities to the banking system (1)	6,673	32,853	46,943	34,524	42,559	45,244	46,943	50,379	49,484	47,035	52,892
Demand and time deposits from banks (2)	5,598	24,209	33,875	26,324	30,555	31,066	33,875	34,665	33,887	33,302	36,970
Borrowings from banks (3)	998	7,200	12,345	7,816	11,415	13,426	12,345	14,782	14,385	12,648	15,117
Other demand and time liabilities (4)	77	1,445	723	384	589	751	723	932	1,213	1,085	805
Liabilities to others (1)	2,13,125	6,78,493	8,13,627	7,14,104	7,79,545	7,85,776	8,13,627	8,23,893	8,25,850	8,36,390	8,46,791
Aggregate deposits (5)	1,99,643	6,29,672 *	7,51,412 *	6,61,979 *	7,21,927 *	7,24,170 *	7,51,412 *	7,57,521 *	7,59,971 *	7,61,786 *	7,82,512
Demand	34,823	106,101	1,21,565	1,03,510	1,07,373	1,06,569	1,21,565	1,16,597	1,13,007	1,11,499	1,13,767
Time (5)	1,64,820	5,23,571 *	6,29,846 *	5,58,469 *	6,14,554 *	6,17,601 *	6,29,846 *	6,40,924 *	6,46,965 *	6,50,289 *	6,68,745
Borrowings (6)	645	1,401	1,192	1,538	2,987	1,891	1,192	3,114	4,841	4,644	1,324
Other demand and time liabilities (4)	12,838	47,421 *	61,023 *	50,588 *	54,631 *	59,715 *	61,023 *	63,257 *	61,038 *	69,960 *	62,955
Borrowings from Reserve Bank (7)	3,483	395	2,908	643	5,429	4,790	2,908	7,468	8,528	7,220	2,843
Against usance bills / promissory notes	-	-	-	-	-	-	-	-	-	-	-
Others (8)	3,483	395	2,908	643	5,429	4,790	2,908	7,468	8,528	7,220	2,843
Cash in hand and balances with Reserve Bank	25,995	63,000	69,707	68,634	74,653	75,753	69,707	78,250	78,148	77,114	72,474
Cash in hand	1,847	3,781	4,579	4,430	4,493	4,245	4,579	4,384	4,583	4,638	4,683
Balances with Reserve Bank (9)	24,147	59,220	65,127	64,204	70,160	71,508	65,127	73,866	73,565	72,477	67,790
Assets with the Banking System	6,848	29,990	43,110	29,391	40,343	42,190	43,110	45,994	41,683	41,659	46,169
Balances with other banks	3,347	14,236	15,852	13,706	14,561	14,681	15,852	16,786	15,484	14,850	15,441

In current account	1,926	3,915	4,779	3,645	4,285	4,244	4,779	4,845	4,624	4,468	4,203
In other accounts	1,421	10,321	11,073	10,061	10,276	10,437	11,073	11,941	10,861	10,382	11,238
Money at call and short notice	2,201	11,592	22,315	13,177	21,009	22,715	22,315	24,979	21,988	22,249	25,999
Advances to banks (10)	902	2,196	3,132	1,081	3,041	2,989	3,132	2,428	1,703	1,834	1,780
Other assets	398	1,965	1,812	1,426	1,731	1,805	1,812	1,801	2,509	2,727	2,949
Investment	76,831	2,27,363	2,65,431	2,47,930	2,62,289	2,63,356	2,65,431	2,76,826	2,82,704	2,88,175	2,93,040
Government securities (11)	51,086	1,93,687	2,31,906	2,14,318	2,29,064	2,29,796	2,31,906	2,41,731	2,48,275	2,54,290	2,59,369
Other approved securities	25,746	33,676	33,525	33,612	33,224	33,560	33,525	35,095	34,430	33,885	33,671
Bank credit	1,25,575	3,49,216	3,99,471	3,47,852	3,78,463	3,79,881	3,99,471	4,00,223	3,98,127	3,98,687	4,04,378
Loans, cash-credits and overdrafts	1,14,982	3,19,060	3,67,259	3,19,274	3,48,499	3,49,726	3,67,259	3,66,804	3,66,744	3,68,353	3,74,290
Inland bills-purchased	3,532	4,955	5,198	4,336	4,753	4,767	5,198	5,268	4,852	4,422	4,302
Inland bills-discounted	2,409	9,967	11,020	10,331	10,075	9,938	11,020	12,149	10,847	10,647	10,872
Foreign bills-purchased	2,788	8,030	8,289	7,168	7,958	8,094	8,289	8,289	7,869	7,702	7,681
Foreign bill-discounted	1,864	7,204	7,704	6,744	7,176	7,356	7,704	7,713	7,815	7,563	7,234
Cash-Deposit Ratio	13.0	10.0	9.3	10.4	10.3	10.5	9.3	10.3	10.3	10.1	9.3
Investment-Deposit Ratio	38.5	36.1	35.3	37.5	36.3	36.4	35.3	36.5	37.2	37.8	37.4
Credit-Deposit Ratio	62.9	55.5	53.2	52.5	52.4	52.5	53.2	52.8	52.4	52.3	51.7

* : Revised in line with the new accounting standards and consistent with the methodology suggested by the Working Group on Money Supply: Analytics and Methodology of Compilation (June 1988). The revision is in respect of pension and provident funds with commercial banks which are classified as other demand and time liabilities and includes those banks which have reported such changes so far.

Also see 'Notes on Tables'