

**Table 2 : Month-Wise Business of Scheduled Commercial Banks in India - 1998-99**

Items	(Amount in Rs. crore)					
	As on the last Friday of					
	March 1998 (1)	April 1998 (2)	May 1998 (3)	June 1998 (4)	July 1998 (5)	August 1998 (6)
<b>No. of reporting banks</b>	<b>298</b>	<b>298</b>	<b>299</b>	<b>299</b>	<b>299</b>	<b>299</b>
<b>I. Liabilities to the banking system</b>	<b>32287</b>	<b>31123</b>	<b>32027</b>	<b>33798</b>	<b>33262</b>	<b>34269</b>
(a) Demand and time deposits from banks	23682	23540	23849	24044	25105	26227
(b) Borrowings from banks	7160	7030	7648	9082	7774	7577
(c) Other demand and time liabilities	1445	553	530	672	383	465
<b>II. Liabilities to others in India</b>	<b>646443</b>	<b>654751</b>	<b>663077</b>	<b>670066</b>	<b>677805</b>	<b>696548</b>
(a) Aggregate deposits	605410	611276	616547	623944	634038	653264
(i) Demand deposits	102513	98631	96075	98582	99357	97093
(ii) Time deposits	502897	512645	520472	525362	534681	556172
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1279	1301	3774	4325	1444	1639
(c) Other demand and time liabilities	39754	42174	42756	41797	42323	41644
<b>III. Assets with the banking system of which Money at call and short notice</b>	<b>24243</b>	<b>22263</b>	<b>21754</b>	<b>23456</b>	<b>22552</b>	<b>22519</b>
	8861	7744	9039	10281	9278	8911
<b>IV. Cash in hand</b>	<b>61305</b>	<b>56260</b>	<b>64051</b>	<b>65940</b>	<b>66710</b>	<b>64549</b>
<b>V. Investments in India</b>	<b>218705</b>	<b>231279</b>	<b>234301</b>	<b>233969</b>	<b>238089</b>	<b>245649</b>
(a) Government securities	186957	199466	202374	202184	206375	213871
(b) Other approved securities	31748	31813	31927	31785	31714	317
<b>VI. Bank credit</b>	<b>324078</b>	<b>321577</b>	<b>320707</b>	<b>319676</b>	<b>323050</b>	<b>323598</b>
(a) Loans, cash credit and overdrafts	294735	291713	291830	291354	295239	296290
(b) Inland bills purchased	4660	4665	4346	4305	4059	4101
(c) Inland bills discounted	9768	10347	10131	9348	10085	9614

(d) Foreign bills purchased	7930	7886	7571	8315	7126	7053
(e) Foreign bills discounted	6985	6966	6829	6354	6541	6540

(Amount in Rs. crore)

Items	As on the last Friday of						
	September	October	November	December	January	February	March
	1998	1998	1998	1998	1999	1999	1999
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>No. of reporting banks</b>	<b>299</b>	<b>299</b>	<b>299</b>	<b>299</b>	<b>300</b>	<b>300</b>	<b>301</b>
<b>I. Liabilities to the banking system</b>	<b>38081</b>	<b>40741</b>	<b>41273</b>	<b>41620</b>	<b>41180</b>	<b>43762</b>	<b>45204</b>
(a) Demand and time deposits from banks	27932	28110	28535	28514	29230	29911	32410
(b) Borrowings from banks	9712	12258	12250	12573	11361	13207	12072
(c) Other demand and time liabilities	437	373	488	533	589	643	722
<b>II. Liabilities to others in India</b>	<b>711842</b>	<b>722401</b>	<b>728599</b>	<b>732960</b>	<b>741421</b>	<b>749861</b>	<b>775238</b>
(a) Aggregate deposits	669066	678425	680894	682963	684788	689415	722204
(i) Demand deposits	101953	102173	100590	100776	103110	101938	117423
(ii) Time deposits	567113	576252	580304	582187	581678	587477	604780
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1475	2448	2743	3433	2927	1829	1140
(c) Other demand and time liabilities	41301	41527	44962	46564	53706	58617	51894
<b>III. Assets with the banking system of which Money at call and short notice</b>	<b>27097</b>	<b>32066</b>	<b>30878</b>	<b>29715</b>	<b>31512</b>	<b>34161</b>	<b>34787</b>
	13065	18244	17101	15329	16470	18593	18172
<b>IV. Cash in hand</b>	<b>66606</b>	<b>75088</b>	<b>75744</b>	<b>77549</b>	<b>72841</b>	<b>73932</b>	<b>67910</b>
<b>V. Investments in India</b>	<b>251867</b>	<b>248368</b>	<b>251424</b>	<b>249303</b>	<b>251459</b>	<b>252859</b>	<b>254594</b>
(a) Government securities	220725	216843	219883	217919	220251	221702	223217
(b) Other approved securities	31142	31525	31541	31384	31208	31157	31377
<b>VI. Bank credit</b>	<b>330691</b>	<b>337708</b>	<b>337420</b>	<b>340917</b>	<b>349270</b>	<b>353469</b>	<b>368837</b>
(a) Loans, cash credit and overdrafts	303648	310035	310028	312677	320133	324263	337475
(b) Inland bills purchased	4052	4323	4176	4070	4463	4326	4893

(c) Inland bills discounted	9276	9570	9369	9831	9826	9889	10742
(d) Foreign bills purchased	7116	7201	7270	7444	7919	7853	8251
(e) Foreign bills discounted	6599	6578	6577	6895	6929	7138	7476

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**Note** : "Cash in hand" includes balances with the Reserve Bank of India.

*Source* : Form-A Return under Section 42(2) of RBI Act, 1934.