

Table 3 : Month-Wise Scheduled Commercial Banks' Business in India According to Bank Groups - 1998-99 (Part 1 of 2)

Items	(Amount in Rs. crore)					
	As on the last Friday of					
	March 1998	April 1998	May 1998	June 1998	July 1998	August 1998
	(1)	(2)	(3)	(4)	(5)	(6)
<u>State Bank of India and its Associates</u>						
No. of reporting banks	8	8	8	8	8	8
I. Liabilities to the banking system	9578	8263	8612	8577	8763	8605
(a) Demand and time deposits from banks	7801	7695	8211	8017	8284	8316
(b) Borrowings from banks	495	190	45	40	255	25
(c) Other demand and time liabilities	1282	378	356	520	224	264
II. Liabilities to others in India	177729	179860	182776	183601	187450	204761
(a) Aggregate deposits	159357	160619	163076	164757	167885	185861
(i) Demand deposits	29615	28627	26770	27652	28872	28358
(ii) Time deposits	129742	131992	136306	137105	139013	157503
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	-	-	-	-	-	-
(c) Other demand and time liabilities	18372	19241	19700	18844	19565	18900
III. Assets with the banking system of which Money at call and short notice	3639	2594	3801	3959	2797	3926
	1278	939	2382	2391	1381	2310
IV. Cash in hand	502	518	596	575	566	567
V. Investments in India	62969	68880	71203	71063	71963	77857
(a) Government securities	53602	59560	61849	61843	62804	68760
(b) Other approved securities	9367	9320	9354	9220	9159	9097
VI. Bank credit	93088	91496	90514	89105	90264	90070
(a) Loans, cash credit and overdrafts	85823	84001	83385	82395	83578	83547
(b) Inland bills purchased	591	624	574	553	638	577
(c) Inland bills discounted	3933	3937	3815	3607	3702	3511

(d) Foreign bills purchased	604	649	587	528	572	629
(e) Foreign bills discounted	2137	2285	2153	2022	1774	1806

(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)

State Bank of India and its Associates

No. of reporting banks	8	8	8	8	8	8	8
I. Liabilities to the banking system	9595	9178	8900	9035	9533	9314	10227
(a) Demand and time deposits from banks	9045	8786	8590	8638	9080	8809	9687
(b) Borrowings from banks	260	151	-	-	46	91	3
(c) Other demand and time liabilities	290	241	310	397	407	414	537
II. Liabilities to others in India	207884	208454	212692	212419	219033	222033	226919
(a) Aggregate deposits	187526	190339	190714	190669	188686	190090	202438
(i) Demand deposits	28657	29827	28763	28070	29749	29553	33981
(ii) Time deposits	158869	160512	161951	162599	158937	160537	168457
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	-	-	-	-	-	-	-
(c) Other demand and time liabilities	20358	18115	21978	21750	30347	31943	24481
III. Assets with the banking system of which	6854	10691	9601	9777	11262	12147	11129
Money at call and short notice	5330	9287	8218	8087	9470	10169	9470
IV. Cash in hand	546	624	567	566	618	639	620
V. Investments in India	82997	79422	79099	76681	78100	79752	78262
(a) Government securities	74497	70476	70203	67915	69342	71030	69593
(b) Other approved securities	8500	8946	8896	8766	8758	8722	8669
VI. Bank credit	92793	94405	94315	96321	97974	98267	104201
(a) Loans, cash credit and overdrafts	86494	87828	87830	89603	90908	91271	96864
(b) Inland bills purchased	562	647	638	634	796	691	764

(c) Inland bills discounted	3295	3549	3329	3498	3572	3568	3905
(d) Foreign bills purchased	598	639	660	632	799	704	669
(e) Foreign bills discounted	1844	1742	1858	1954	1899	2032	1999

- : Nil or negligible.

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

Items	(Amount in Rs. crore)					
	As on the last Friday of					
	March 1998	April 1998	May 1998	June 1998	July 1998	August 1998
	(1)	(2)	(3)	(4)	(5)	(6)
<u>Nationalised Banks</u>						
No. of reporting banks	19	19	19	19	19	19
I. Liabilities to the banking system	8645	10120	10107	10462	10389	10536
(a) Demand and time deposits from banks	8256	8563	8890	9171	9430	9921
(b) Borrowings from banks	360	1524	1184	1264	915	552
(c) Other demand and time liabilities	29	33	33	27	44	63
II. Liabilities to others in India	337713	338897	340441	344680	347757	350437
(a) Aggregate deposits	324604	324062	324723	329390	333292	336258
(i) Demand deposits	53289	49880	49294	50665	48792	48033
(ii) Time deposits	271315	274182	275429	278725	284500	288225
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	4	8	515	667	4	4
(c) Other demand and time liabilities	13105	14827	15203	14623	14461	14175
III. Assets with the banking system	6114	5420	4686	5747	5535	4285
of which						
Money at call and short notice	2976	2224	1775	2745	2664	1240
IV. Cash in hand	2258	2303	2563	2556	2570	2546
V. Investments in India	119032	122697	122711	123202	124678	126261
(a) Government securities	100833	104458	104447	105100	106835	108458
(b) Other approved securities	18199	18239	18264	18102	17843	17803
VI. Bank credit	158085	156399	156868	158360	160280	160458
(a) Loans, cash credit	144949	143387	144479	145674	148324	148654

and overdrafts

(b) Inland bills purchased	2824	2831	2550	2470	2439	2459
(c) Inland bills discounted	2101	2021	2057	1888	1912	1894
(d) Foreign bills purchased	4929	5094	4771	5592	4539	4499
(e) Foreign bills discounted	3282	3066	3011	2736	3066	2952

(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)

Nationalised Banks

No. of reporting banks	19	19	19	19	19	19	19
I. Liabilities to the banking system	10863	11477	11805	12228	11439	12174	11513
(a) Demand and time deposits from banks	10159	10581	10944	10893	10656	10942	11054
(b) Borrowings from banks	660	865	823	1304	749	1185	412
(c) Other demand and time liabilities	44	31	38	31	34	47	47
II. Liabilities to others in India	362280	367630	369725	372438	375462	377965	397198
(a) Aggregate deposits	349691	353686	355884	357082	360135	360639	380178
(i) Demand deposits	52250	50016	50676	50584	51309	50533	59683
(ii) Time deposits	297441	303670	305208	306498	308826	310106	320495
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	4	111	84	192	1681	692	85
(c) Other demand and time liabilities	12585	13833	13757	15164	13646	16634	16935
III. Assets with the banking system of which	5200	6232	6283	4782	4530	6094	6940
Money at call and short notice	1895	3314	3691	2044	1845	3046	3453
IV. Cash in hand	2303	2674	2342	2316	2587	2429	2695
V. Investments in India	126441	125144	127792	127877	128907	128999	131079
(a) Government securities	108717	107587	110303	110590	111689	111840	113856
(b) Other approved securities	17724	17557	17489	17287	17218	17159	17223

VI. Bank credit	164499	168006	168027	168623	173673	175196	182914
(a) Loans, cash credit and overdrafts	152676	155954	156179	156294	161006	162652	169430
(b) Inland bills purchased	2479	2547	2375	2450	2622	2492	2888
(c) Inland bills discounted	1926	1888	1912	1925	1752	1820	1987
(d) Foreign bills purchased	4545	4575	4652	4820	5123	5028	5213
(e) Foreign bills discounted	2873	3042	2909	3134	3170	3203	3396

- : Nil or negligible.

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

Items	(Amount in Rs. crore)					
	As on the last Friday of					
	March 1998	April 1998	May 1998	June 1998	July 1998	August 1998
	(1)	(2)	(3)	(4)	(5)	(6)
<u>Regional Rural Banks</u>						
No. of reporting banks	196	196	196	196	196	196
I. Liabilities to the banking system	137	140	134	136	135	147
(a) Demand and time deposits from banks	5	4	11	3	6	6
(b) Borrowings from banks	96	100	89	99	88	96
(c) Other demand and time liabilities	36	36	34	34	41	45
II. Liabilities to others in India	21661	22071	22117	22420	22969	23287
(a) Aggregate deposits	20977	21288	21320	21623	22133	22482
(i) Demand deposits	3805	3869	3824	3886	3959	4036
(ii) Time deposits	17173	17419	17496	17736	18174	18446
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	4	4	4	4	6	27
(c) Other demand and time liabilities	679	779	793	793	830	778
III. Assets with the banking system	9415	9786	9647	9822	10076	10088
of which						
Money at call and short notice	3126	3293	3525	3611	3626	3625
IV. Cash in hand	253	220	247	265	246	240
V. Investments in India	3528	3666	3900	4078	4259	4387

(a) Government securities	1011	1072	1250	1282	1195	1230
(b) Other approved securities	2517	2594	2650	2796	3064	3157
VI. Bank credit	9686	9727	9546	9665	9810	9909
(a) Loans, cash credit and overdrafts	9674	9716	9537	9657	9801	9902
(b) Inland bills purchased	10	8	8	7	7	6
(c) Inland bills discounted	2	3	1	1	2	1
(d) Foreign bills purchased	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-

(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)

Regional Rural Banks

No. of reporting banks	196	196	196	196	196	196	196
I. Liabilities to the banking system	140	148	145	173	139	153	151
(a) Demand and time deposits from banks	5	10	18	36	22	18	20
(b) Borrowings from banks	89	86	82	107	72	79	90
(c) Other demand and time liabilities	46	52	45	30	45	55	41
II. Liabilities to others in India	23729	24113	24527	24900	25310	25553	26319
(a) Aggregate deposits	22932	23283	23669	24021	24400	24639	25428
(i) Demand deposits	4127	4195	4241	4297	4387	4451	4688
(ii) Time deposits	18805	19088	19428	19724	20013	20188	20740
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	28	13	30	-	7	6	8
(c) Other demand and time liabilities	769	817	828	879	903	908	883
III. Assets with the banking system of which	10194	10364	10588	10783	10841	10944	11319
Money at call and short notice	3771	3732	3886	3950	3558	3882	4164
IV. Cash in hand	220	236	225	235	243	265	300

V. Investments in India	4473	4576	4720	4821	4867	4911	5007
(a) Government securities	1264	1292	1244	1114	1257	1275	1191
(b) Other approved securities	3209	3284	3476	3707	3610	3636	3816
VI. Bank credit	10070	10254	10422	10559	10688	10722	11016
(a) Loans, cash credit and overdrafts	10064	10247	10416	10552	10666	10715	11004
(b) Inland bills purchased	5	6	5	6	21	6	10
(c) Inland bills discounted	1	1	1	1	1	1	2
(d) Foreign bills purchased	-	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-	-

- : Nil or negligible.

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