

Table 2 : Month-Wise Business of Scheduled Commercial Banks in India -1996-97

Items	(Amount in Rs. crore)					
	As on the last Friday of					
	March 1996 (1)	April 1996 (2)	May 1996 (3)	June 1996 (4)	July 1996 (5)	August 1996 (6)
No. of reporting banks	287	288	290	290	292	292
I. Liabilities to the banking system	17648	16583	20054	20781	22990	17333
(a) Demand and time deposits from banks	12066	13762	13818	14631	15400	15116
(b) Borrowings from banks	3387	2528	5419	5150	7147	1917
(c) Other demand and time liabilities	2195	293	817	1000	442	300
II. Liabilities to others in India	462966	464371	471625	476244	479426	484205
(a) Aggregate deposits	433819	434514	438167	444811	448133	454846
(i) Demand deposits	80614	74125	73870	76331	75350	75967
(ii) Time deposits	353205	360390	364297	368480	372783	378879
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	587	1067	3962	3519	3145	470
(c) Other demand and time liabilities	28560	28790	29496	27914	28148	28889
III. Assets with the banking system	16571	13934	15943	16337	18319	15476
of which						
Money at call and short notice	5154	3978	6604	6852	8639	5330
IV. Cash in hand	53780	60665	63657	63139	59788	55039
V. Investments in India	164782	164566	167710	169039	173276	176549
(a) Government securities	132227	132530	135783	137467	141680	145033
(b) Other approved securities	32555	32036	31927	31572	31596	31516
VI. Bank credit	254016	252149	250634	250114	250867	248735
(a) Loans, cash credit and overdrafts	224671	223100	223019	223515	224705	222800
(b) Inland bills purchased	4305	4333	4375	4062	3938	3862
(c) Inland bills discounted	9416	9201	8650	8576	8516	8629

(d) Foreign bills purchased	9164	9030	8538	8082	7918	7761
(e) Foreign bills discounted	6460	6485	6052	5879	5790	5683

(Amount in Rs. crore)`

Items	As on the last Friday of						
	September	October	November	December	January	February	March
	1996	1996	1996	1996	1997	1997	1997
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	292	294	294	294	294	294	295
I. Liabilities to the banking system	18258	17970	22612	18980	19451	18827	21193
(a) Demand and time deposits from banks	15910	15616	15504	16020	16701	15755	17396
(b) Borrowings from banks	2012	2001	6244	2315	2468	2763	3258
(c) Other demand and time liabilities	336	353	864	645	282	309	539
II. Liabilities to others in India	494419	491964	503110	503892	518890	523217	540789
(a) Aggregate deposits	464418	462827	469767	471018	485742	490738	505599
(i) Demand deposits	79515	75910	77340	75785	80801	82082	90610
(ii) Time deposits	384903	386917	392427	395233	404941	408656	414989
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	689	741	2862	747	1064	770	937
(c) Other demand and time liabilities	29312	28396	30481	32127	32084	31709	34253
III. Assets with the banking system	15838	15059	18283	15960	18251	16704	19892
of which							
Money at call and short notice	5234	4750	8055	5309	7041	6410	7959
IV. Cash in hand	55756	55369	56815	53116	47837	47091	53195
V. Investments in India	177540	178287	181563	182462	191559	193991	190514
(a) Government securities	145778	146592	149894	150934	160309	162314	158890
(b) Other approved securities	31762	31695	31669	31528	31250	31677	31624
VI. Bank credit	252107	255354	258652	259696	267354	268236	278400
(a) Loans, cash credit and overdrafts	227414	230680	233047	234329	240950	241296	251622

(b) Inland bills purchased	3880	3929	4067	3893	4171	4174	4187
(c) Inland bills discounted	7997	7852	8354	8147	8590	9180	8605
(d) Foreign bills purchased	7284	7133	7368	7404	7453	7506	7649
(e) Foreign bills discounted	5532	5760	5816	5923	6,190	6080	6337

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

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