

Table 3 : Month-Wise Scheduled Commercial Banks' Business in India According to Bank Groups - 1996-97 (Part 1 of 2)

(Amount in Rs. crore)

Items	As on the last Friday of					
	March	April	May	June	July	August
	1996	1996	1996	1996	1996	1996
	(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	6536	6310	6921	7146	6785	6814
(a) Demand and time deposits from banks	4593	6097	6225	6276	6403	6633
(b) Borrowings from banks	2	50	41	1	89	-
(c) Other demand and time liabilities	1941	163	654	869	293	180
II. Liabilities to others in India	132390	132242	133854	136318	135083	136591
(a) Aggregate deposits	119243	118619	120533	123084	121548	122983
(i) Demand deposits	24119	21296	21055	21589	21434	22309
(ii) Time deposits	95124	97323	99478	101495	100115	100674
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	14	-	-	-	-	-
(c) Other demand and time liabilities	13133	13623	13321	13234	13535	13608
III. Assets with the banking system	5636	3916	4751	4831	4176	3926
of which						
Money at call and short notice	1772	902	1813	2044	1472	887
IV. Cash in hand	488	446	509	485	441	474
V. Investments in India	51718	51730	52687	53216	53945	54680
(a) Government securities	41268	41879	42915	43556	44298	45066
(b) Other approved securities	10450	9851	9772	9659	9647	9614
VI. Bank credit	75795	74704	74109	73713	73910	73994
(a) Loans, cash credit and overdrafts	67170	65811	66174	66002	66604	66521
(b) Inland bills purchased	559	605	660	606	569	534
(c) Inland bills discounted	4732	4924	4127	4043	3767	4001

(d) Foreign bills purchased	1207	1206	1114	1060	1055	1037
(e) Foreign bills discounted	2126	2157	2033	2001	1915	1901

**Table 3 : Month-Wise Scheduled Commercial Banks' Business in India
According to Bank Groups - 1996-97**

Items	(Amount in Rs. crore)						
	As on the last Friday of						
	September 1996 (7)	October 1996 (8)	November 1996 (9)	December 1996 (10)	January 1997 (11)	February 1997 (12)	March 1997 (13)
<u>State Bank of India and its Associates</u>							
No. of reporting banks	8	8	8	8	8	8	8
I. Liabilities to the banking system	6949	7048	7643	7618	7301	5754	6457
(a) Demand and time deposits from banks	6724	6835	6854	7078	7140	5570	6040
(b) Borrowings from banks	10	1	168	27	1	1	2
(c) Other demand and time liabilities	214	212	620	513	160	183	415
II. Liabilities to others in India	137787	137292	141329	141304	145611	147009	149373
(a) Aggregate deposits	123906	123666	126873	126141	131136	133693	134586
(i) Demand deposits	22572	21640	22251	21370	24159	25657	26890
(ii) Time deposits	101334	102026	104622	104772	106976	108037	107697
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	-	-	-	-	-	-	-
(c) Other demand and time liabilities	13881	13626	14456	15163	14476	13315	14786
III. Assets with the banking system	3624	3681	5104	3982	5334	2860	3276
of which							
Money at call and short notice	712	706	2035	883	2298	1298	1515
IV. Cash in hand	468	481	515	464	522	498	498
V. Investments in India	54761	54602	55359	54915	58563	59712	57406
(a) Government securities	45179	45091	45846	45414	49069	50218	47906
(b) Other approved securities	9582	9510	9513	9501	9493	9494	9500
VI. Bank credit	74380	75728	77409	77336	79527	79328	81604

(a) Loans, cash credit and overdrafts	67439	68872	70004	70261	72424	71721	75009
(b) Inland bills purchased	579	557	648	619	674	664	587
(c) Inland bills discounted	3531	3313	3738	3361	3453	3967	3308
(d) Foreign bills purchased	1038	1036	1017	1030	684	830	614
(e) Foreign bills discounted	1792	1950	2003	2065	2291	2146	2087

- : Nil or negligible.

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

Table 3 : Month-Wise Scheduled Commercial Banks' Business in India According to Bank Groups - 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)
<u>Nationalised Banks</u>						
No. of reporting banks	19	19	19	19	19	19
I. Liabilities to the banking system	5495	5921	7163	7106	7720	6344
(a) Demand and time deposits from banks	5232	5435	5411	5528	6073	6057
(b) Borrowings from banks	232	457	1702	1546	1613	251
(c) Other demand and time liabilities	31	30	50	32	34	36
II. Liabilities to others in India	248353	247885	251190	252488	254077	256518
(a) Aggregate deposits	237985	237290	237523	240340	242429	245790
(i) Demand deposits	42886	39348	39039	40464	39694	39325
(ii) Time deposits	195099	197942	198484	199876	202735	206465
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	-	50	2280	2030	1571	-
(c) Other demand and time liabilities	10368	13623	11387	10118	10077	10727
III. Assets with the banking system	3347	2455	2532	2555	4401	2756
of which						
Money at call and short notice	722	248	814	862	2737	776
IV. Cash in hand	1972	1771	2060	2053	1949	1952

V. Investments in India	92143	91316	93353	94099	96132	98175
(a) Government securities	72648	71826	74042	74983	77114	79277
(b) Other approved securities	19495	19489	19311	19117	19018	18898
VI. Bank credit	126838	125999	125551	124959	124344	122294
(a) Loans, cash credit and overdrafts	113076	112521	112808	113033	112837	110757
(b) Inland bills purchased	2933	2824	2733	2518	2490	2480
(c) Inland bills discounted	2471	2366	2259	2157	1922	1913
(d) Foreign bills purchased	5446	5421	5062	4635	4602	4683
(e) Foreign bills discounted	2912	2866	2689	2615	2493	2461

(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)

Nationalised Banks

No. of reporting banks	19	19	19	19	19	19	19
I. Liabilities to the banking system	6400	6216	6942	6315	6160	6147	6778
(a) Demand and time deposits from banks	6099	6025	5908	6008	5868	5885	6258
(b) Borrowings from banks	271	149	979	266	255	231	492
(c) Other demand and time liabilities	29	41	55	42	38	31	28
II. Liabilities to others in India	264208	261534	265844	266983	273786	275755	286473
(a) Aggregate deposits	253579	251460	253797	255062	261353	263048	273467
(i) Demand deposits	42345	39831	40242	39870	41145	40860	46346
(ii) Time deposits	211234	211629	213555	215192	220208	222188	227121
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	28	-	1118	70	40	40	70
(c) Other demand and time liabilities	10601	10074	10930	11851	12392	12667	12936
III. Assets with the banking system	3045	2643	4360	3158	3509	4085	5610

of which							
Money at call and short notice	778	633	2377	1009	1162	1603	2824
IV. Cash in hand	1944	1950	2090	1980	2006	2005	2096
V. Investments in India	98758	98934	100863	102175	105921	106499	105261
(a) Government securities	79907	80122	82078	83421	87204	87763	86530
(b) Other approved securities	18851	18812	18785	18753	18717	18736	18731
VI. Bank credit	123886	124366	125393	125802	128962	129098	134450
(a) Loans, cash credit and overdrafts	112688	113118	113887	114304	116932	117244	121789
(b) Inland bills purchased	2489	2530	2563	2431	2573	2536	2689
(c) Inland bills discounted	1874	1849	1847	1950	2052	2031	2188
(d) Foreign bills purchased	4416	4376	4573	4563	4839	4742	5039
(e) Foreign bills discounted	2420	2493	2523	2554	2567	2544	2745

- : Nil or negligible.

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

**Table 3 : Month-Wise Scheduled Commercial Banks' Business in India
According to Bank Groups - 1996-97**

Items	(Amount in Rs. crore)					
	As on the last Friday of					
	March	April	May	June	July	August
	1996	1996	1996	1996	1996	1996
	(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	86	85	85	93	100	87
(a) Demand and time deposits from banks	10	10	26	30	27	25
(b) Borrowings from banks	54	47	39	42	47	41
(c) Other demand and time liabilities	22	27	20	21	26	21
II. Liabilities to others in India	13807	13996	14140	14405	14808	15216
(a) Aggregate deposits	13370	13502	13622	13907	14325	14737
(i) Demand deposits	2475	2403	2358	2374	2394	2523
(ii) Time deposits	10895	11099	11263	11533	11931	12214

(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	2	5	4	-	5	-
(c) Other demand and time liabilities	435	489	514	499	478	479
III. Assets with the banking system	5641	5834	5944	6203	6653	6627
of which						
Money at call and short notice	2237	2376	2719	2678	2973	3166
IV. Cash in hand	177	142	162	188	165	157
V. Investments in India	1826	1916	1981	1998	2006	2174
(a) Government securities	842	830	745	801	661	738
(b) Other approved securities	983	1086	1237	1197	1344	1437
VI. Bank credit	7289	7325	7315	7295	7442	7537
(a) Loans, cash credit and overdrafts	7234	7308	7300	7278	7384	7531
(b) Inland bills purchased	16	15	14	14	57	6
(c) Inland bills discounted	1	2	1	1	1	1
(d) Foreign bills purchased	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	2	-	-

(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)

Regional Rural Banks

No. of reporting banks	196	196	196	196	196	196	196
I. Liabilities to the banking system	94	86	110	109	127	123	125
(a) Demand and time deposits from banks	23	27	35	39	42	28	34
(b) Borrowings from banks	46	41	56	50	62	71	67
(c) Other demand and time liabilities	24	18	19	19	22	24	25
II. Liabilities to others in India	15653	15791	15902	16270	16389	16660	17542
(a) Aggregate deposits	15166	15277	15370	15741	15829	16097	16971
(i) Demand deposits	2547	2535	2530	2550	2607	2683	2947

(ii) Time deposits	12620	12743	12840	13190	13222	13414	14025
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	12	1	1	1	2	2	1
(c) Other demand and time liabilities	475	513	531	528	558	561	570
III. Assets with the banking system	6514	6448	6488	6872	6748	6840	7594
of which							
Money at call and short notice	3016	2893	2923	3034	3024	2839	3110
IV. Cash in hand	162	150	151	168	171	168	226
V. Investments in India	2477	2529	2561	2447	2563	2625	2488
(a) Government securities	709	753	744	724	1107	790	723
(b) Other approved securities	1768	1777	1817	1723	1457	1835	1765
VI. Bank credit	7760	7929	8045	8177	8254	8301	8544
(a) Loans, cash credit and overdrafts	7753	7924	8037	8171	8244	8293	8531
(b) Inland bills purchased	6	4	5	6	7	7	11
(c) Inland bills discounted	1	2	3	1	2	1	1
(d) Foreign bills purchased	-	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-	-

- : Nil or negligible.

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