

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

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>Foreign Banks</u>						
No. of reporting banks	29	30	32	32	34	34
I. Liabilities to the banking system	3428	2306	3284	3436	4181	1519
(a) Demand and time deposits from banks	396	480	358	658	545	311
(b) Borrowings from banks	2840	1769	2853	2714	3561	1161
(c) Other demand and time liabilities	192	57	73	65	74	47
II. Liabilities to others in India	33539	34636	35969	35977	37450	37240
(a) Aggregate deposits	30414	31434	32300	32655	34043	34524
(i) Demand deposits	5446	5833	6075	6274	6580	6240
(ii) Time deposits	24968	25602	26225	26381	27463	28284
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	543	908	1261	1084	1149	417
(c) Other demand and time liabilities	2581	2293	2407	2238	2257	2299
III. Assets with the banking system	491	523	904	862	854	640
of which						
Money at call and short notice	419	145	453	476	404	174
IV. Cash in hand	27	72	74	76	81	78
V. Investments in India	9323	9436	9364	9379	10101	10153
(a) Government securities	8988	9118	9045	9065	9796	9864
(b) Other approved securities	334	318	319	314	305	289
VI. Bank credit	22181	22207	21455	21507	21989	21974
(a) Loans, cash credit and overdrafts	19327	19398	18651	18841	19131	19043
(b) Inland bills purchased	227	301	299	256	233	265
(c) Inland bills discounted	942	850	860	784	967	1110

(d) Foreign bills purchased	1039	949	972	1037	973	1013
(e) Foreign bills discounted	645	708	673	589	683	642

(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)

Foreign Banks

No. of reporting banks	34	36	36	36	36	36	37
I. Liabilities to the banking system	1834	1952	4188	2305	2676	2976	3309
(a) Demand and time deposits from banks	586	503	519	584	695	752	808
(b) Borrowings from banks	1190	1385	3621	1667	1929	2174	2457
(c) Other demand and time liabilities	58	64	48	55	53	51	44
II. Liabilities to others in India	37374	37562	39219	38385	39637	39614	40574
(a) Aggregate deposits	34178	34635	35302	35073	36038	35798	36335
(i) Demand deposits	6251	6515	6655	6366	6853	6901	7570
(ii) Time deposits	27927	28120	28647	28706	29185	28897	28766
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	604	641	1334	662	833	648	805
(c) Other demand and time liabilities	2593	2286	2582	2651	2766	3169	3434
III. Assets with the banking system	577	696	1084	612	804	840	771
of which							
Money at call and short notice	62	110	468	51	112	171	95
IV. Cash in hand	87	86	84	77	83	82	82
V. Investments in India	10018	10552	10590	10779	11162	11069	11318
(a) Government securities	9750	10243	10322	10511	10885	10797	11029
(b) Other approved securities	268	309	269	268	276	272	290
VI. Bank credit	23096	23555	23475	23888	24826	25364	26538
(a) Loans, cash credit and overdrafts	20240	20791	20736	21129	21943	22379	23424

(b) Inland bills purchased	234	242	267	266	323	330	273
(c) Inland bills discounted	1037	998	955	970	988	1003	1031
(d) Foreign bills purchased	907	873	860	868	901	935	990
(e) Foreign bills discounted	675	650	657	656	672	716	821

- : 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>Other Scheduled Commercial Banks</u>						
No. of reporting banks	35	35	35	35	35	35
I. Liabilities to the banking system	2102	1961	2601	3000	4203	2570
(a) Demand and time deposits from banks	1834	1741	1798	2180	2352	2090
(b) Borrowings from banks	259	205	782	847	1836	464
(c) Other demand and time liabilities	9	15	21	13	15	16
II. Liabilities to others in India	34877	35612	36472	37054	38007	38640
(a) Aggregate deposits	32807	36668	34190	34824	35787	36812
(i) Demand deposits	5687	5244	5342	5630	5248	5570
(ii) Time deposits	27120	28424	28847	29194	30539	31242
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	28	104	416	404	420	53
(c) Other demand and time liabilities	2042	1840	1866	1825	1800	1775
III. Assets with the banking system	1455	1206	1813	1886	2234	1528
of which						
Money at call and short notice	398	306	805	792	1053	326
IV. Cash in hand	411	402	2219	476	464	529
V. Investments in India	9772	10168	10325	10347	11092	11365

(a) Government securities	8480	8876	9037	9062	9811	10087
(b) Other approved securities	1292	1292	1288	1285	1281	1274
VI. Bank credit	21911	21915	22204	22639	23181	22935
(a) Loans, cash credit and overdrafts	17864	18061	18087	18361	18748	18946
(b) Inland bills purchased	569	588	670	668	588	577
(c) Inland bills discounted	1268	1059	1402	1590	1859	1705
(d) Foreign bills purchased	1471	1453	1389	1349	1287	1027
(e) Foreign bills discounted	740	754	657	670	699	679

(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)

Other Scheduled Commercial Banks

No. of reporting banks	35	35	35	35	35	35	35
I. Liabilities to the banking system	2982	2669	3729	2632	3187	3825	4524
(a) Demand and time deposits from banks	2478	2226	2188	2310	2956	3519	4256
(b) Borrowings from banks	494	425	1419	306	221	287	242
(c) Other demand and time liabilities	11	18	122	17	9	19	27
II. Liabilities to others in India	39395	39785	40816	40950	43467	44179	46827
(a) Aggregate deposits	37588	37789	38424	39001	41386	42101	44238
(i) Demand deposits	5799	5389	5662	5628	6036	5982	6858
(ii) Time deposits	31789	32400	32761	33373	35349	36120	37381
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	45	99	409	14	189	81	61
(c) Other demand and time liabilities	1762	1897	1983	1935	1893	1997	2527
III. Assets with the banking system	2078	1591	1247	1335	1857	2079	2641
of which							
Money at call and short notice	666	408	252	331	445	500	414

IV. Cash in hand	490	470	527	438	478	448	445
V. Investments in India	11527	11670	12189	12146	13349	14085	14040
(a) Government securities	10234	10383	10904	10864	12042	12746	12702
(b) Other approved securities	1293	1287	1285	1282	1307	1340	1338
VI. Bank credit	22987	23776	24330	24493	25785	26146	27264
(a) Loans, cash credit and overdrafts	19294	19976	20383	20465	21406	21660	22869
(b) Inland bills purchased	572	596	584	570	594	636	627
(c) Inland bills discounted	1554	1689	1812	1866	2096	2177	2077
(d) Foreign bills purchased	922	848	918	943	1029	1000	1007
(e) Foreign bills discounted	644	667	633	648	660	673	685

- : Nil or negligible.

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