

**Table 2 : Month-Wise Business of Scheduled Commercial Banks in India - 1997-98**

Items	(Amount in Rs. crore)					
	As on the last Friday of					
	March 1997 (1)	April 1997 (2)	May 1997 (3)	June 1997 (4)	July 1997 (5)	August 1997 (6)
<b>No. of reporting banks</b>	<b>295</b>	<b>294</b>	<b>295</b>	<b>295</b>	<b>295</b>	<b>298</b>
<b>I. Liabilities to the banking system</b>	<b>21193</b>	<b>22874</b>	<b>25534</b>	<b>27460</b>	<b>26966</b>	<b>27017</b>
(a) Demand and time deposits from banks	17396	17853	16947	17748	18544	18400
(b) Borrowings from banks	3258	3903	7832	8941	7885	8105
(c) Other demand and time liabilities	539	1118	755	771	537	512
<b>II. Liabilities to others in India</b>	<b>540790</b>	<b>546219</b>	<b>553275</b>	<b>560071</b>	<b>563504</b>	<b>567706</b>
(a) Aggregate deposits	505600	510886	517414	523081	525302	530577
(i) Demand deposits	90610	85238	86091	88325	85775	83875
(ii) Time deposits	414990	425648	431323	434756	439527	446702
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	937	852	2266	2327	3265	1348
(c) Other demand and time liabilities	34253	34481	33595	34663	34937	35781
<b>III. Assets with the banking system</b>	<b>19892</b>	<b>25082</b>	<b>21662</b>	<b>22713</b>	<b>21911</b>	<b>21029</b>
of which						
Money at call and short notice	7959	8535	10882	11964	10898	9410
<b>IV. Cash in hand</b>	<b>53195</b>	<b>55296</b>	<b>56562</b>	<b>53856</b>	<b>59480</b>	<b>57898</b>
<b>V. Investments in India</b>	<b>190514</b>	<b>201192</b>	<b>205621</b>	<b>212410</b>	<b>215429</b>	<b>220545</b>
(a) Government securities	158890	169603	174078	181112	183968	188268
(b) Other approved securities	31624	31589	31543	31298	31461	32277
<b>VI. Bank credit</b>	<b>278400</b>	<b>276371</b>	<b>277168</b>	<b>276118</b>	<b>279389</b>	<b>277099</b>
(a) Loans, cash credit and overdrafts	251622	249629	250483	249993	251978	251090
(b) Inland bills purchased	4187	4182	4307	3881	4000	4237
(c) Inland bills discounted	8605	8953	8835	9231	9125	8431
(d) Foreign bills purchased	7649	7399	7331	6220	7164	7368
(e) Foreign bills discounted	6337	6208	6212	6793	7122	5973

(Amount in Rs. crore)

Items	As on the last Friday of						
	September	October	November	December	January	February	March
	1997	1997	1997	1997	1998	1998	1998
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>No. of reporting banks</b>	<b>298</b>	<b>298</b>	<b>298</b>	<b>298</b>	<b>298</b>	<b>298</b>	<b>298</b>
<b>I. Liabilities to the banking system</b>	<b>27699</b>	<b>31990</b>	<b>30213</b>	<b>30100</b>	<b>30848</b>	<b>29052</b>	<b>32287</b>
(a) Demand and time deposits from banks	19458	20305	20659	20563	20029	21092	23682
(b) Borrowings from banks	7725	11263	9004	9176	8098	6288	7160
(c) Other demand and time liabilities	516	422	550	361	2721	1672	1445
<b>II. Liabilities to others in India</b>	<b>581625</b>	<b>591047</b>	<b>596554</b>	<b>605342</b>	<b>607708</b>	<b>620267</b>	<b>646443</b>
(a) Aggregate deposits	546548	551436	559156	563040	568235	580314	605410
(i) Demand deposits	90267	87957	89752	90685	90161	91015	102513
(ii) Time deposits	456281	463479	469404	472355	478074	489299	502897
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1051	3189	2842	4904	1679	1411	1279
(c) Other demand and time liabilities	34026	36422	34556	37398	37794	38542	39754
<b>III. Assets with the banking system</b>	<b>20163</b>	<b>26264</b>	<b>22734</b>	<b>225999</b>	<b>20225</b>	<b>21674</b>	<b>24243</b>
of which							
Money at call and short notice	7693	13279	9741	9439	6410	7985	8861
<b>IV. Cash in hand</b>	<b>60188</b>	<b>56723</b>	<b>59257</b>	<b>59701</b>	<b>63711</b>	<b>62036</b>	<b>61305</b>
<b>V. Investments in India</b>	<b>211892</b>	<b>219243</b>	<b>218638</b>	<b>215986</b>	<b>210887</b>	<b>214710</b>	<b>218705</b>
(a) Government securities	181506	188483	186841	184713	179370	182297	186957
(b) Other approved securities	30386	30760	31797	31273	31517	32413	31748
<b>VI. Bank credit</b>	<b>279734</b>	<b>287626</b>	<b>288482</b>	<b>294721</b>	<b>307061</b>	<b>313455</b>	<b>324078</b>
(a) Loans, cash credit and overdrafts	253862	261100	261924	267783	279507	285352	294735
(b) Inland bills purchased	4072	4674	4354	4441	4589	4350	4660
(c) Inland bills discounted	8523	8225	8587	8525	8705	9516	9768
(d) Foreign bills purchased	7237	7480	7503	7615	7798	7693	7930
(e) Foreign bills discounted	6040	6147	6114	6357	6462	6544	6985

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

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