

Table 3 : Month-Wise Scheduled Commercial Banks' Business in India According to Bank Groups - 1997-98 (Part 1 of 2)

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)
State Bank of India and its Associates						
No. of reporting banks	8	8	8	8	8	8
I. Liabilities to the banking system	6457	7183	6489	6914	6862	6926
(a) Demand and time deposits from banks	6040	6181	6100	6396	6493	6387
(b) Borrowings from banks	2	211	125	287	141	251
(c) Other demand and time liabilities	415	791	264	231	228	288
II. Liabilities to others in India	149373	151506	153090	155828	156715	156512
(a) Aggregate deposits	134587	136193	138447	140374	141159	141691
(i) Demand deposits	26890	24929	24970	25914	25320	24205
(ii) Time deposits	107697	111264	113477	114460	115839	117486
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	--	--	--	--	--	--
(c) Other demand and time liabilities	14786	15313	14643	15454	15556	14821
III. Assets with the banking system	3276	8089	3332	6563	4952	4382
of which						
Money at call and short notice	1515	2061	2071	5117	3677	2997
IV. Cash in hand	498	461	512	523	474	541
V. Investments in India	57406	60160	61871	62980	65296	67778
(a) Government securities	47906	50721	52431	53586	55916	57381
(b) Other approved securities	9500	9439	9440	9394	9380	10397
VI. Bank credit	81605	80040	80985	79994	80223	77802
(a) Loans, cash credit and overdrafts	75009	73472	74348	73297	73230	71643
(b) Inland bills purchased	587	582	914	494	486	521
(c) Inland bills discounted	3308	3346	3182	3766	3411	3453
(d) Foreign bills purchased	614	578	556	533	534	532

(e) Foreign bills discounted	2087	2062	1985	1904	2562	1653	
(Amount in Rs. crore)							
Items	As on the last Friday of						
	September 1997 (7)	October 1997 (8)	November 1997 (9)	December 1997 (10)	January 1998 (11)	February 1998 (12)	March 1998 (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	7383	8124	8077	7834	9729	8859	9578
(a) Demand and time deposits from banks	6978	7721	7745	7657	7015	7316	7801
(b) Borrowings from banks	110	150	--	101	165	35	495
(c) Other demand and time liabilities	295	253	332	76	2549	1508	1282
II. Liabilities to others in India	159466	161503	163604	165930	168786	172648	177729
(a) Aggregate deposits	145051	145690	148013	150328	153023	155210	159357
(i) Demand deposits	26289	25436	25650	26172	26433	26273	29615
(ii) Time deposits	118762	120254	122363	124156	126590	128937	129742
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	--	--	--	--	--	--	--
(c) Other demand and time liabilities	14415	15813	15591	15602	15763	17438	18372
III. Assets with the banking system	2961	6917	3924	4801	3891	3900	3639
of which Money at call and short notice	1319	5044	2236	2792	1160	1244	1278
IV. Cash in hand	497	552	522	573	525	525	502
V. Investments in India	67059	66486	66543	66288	64856	63034	62969
(a) Government securities	57714	57147	57205	56931	55480	53682	53602
(b) Other approved securities	9345	9339	9338	9357	9376	9352	9367
VI. Bank credit	78247	80430	81045	82659	86695	89305	93088
(a) Loans, cash credit and overdrafts	71838	74541	74740	76192	80185	82067	85823
(b) Inland bills purchased	476	547	527	599	714	637	591
(c) Inland bills discounted	3748	3168	3523	3506	3356	4068	3933

(d) Foreign bills purchased	529	553	625	600	572	595	604
(e) Foreign bills discounted	1656	1621	1630	1762	1868	1938	2137

(Amount in Rs. crore)

Items	As on the last Friday of					
	March	April	May	June	July	August
	1997	1997	1997	1997	1997	1997
	(1)	(2)	(3)	(4)	(5)	(6)
Nationalised Banks						
No. of reporting banks	19	19	19	19	19	19
I. Liabilities to the banking system	6778	6829	8262	8442	8243	8711
(a) Demand and time deposits from banks	6258	6564	6593	6743	7257	7217
(b) Borrowings from banks	492	225	1507	1530	947	1462
(c) Other demand and time liabilities	28	40	162	169	39	32
II. Liabilities to others in India	286473	287110	289199	293098	293976	297912
(a) Aggregate deposits	273467	274567	276923	280268	280914	284131
(i) Demand deposits	46346	43417	43633	44893	42996	42453
(ii) Time deposits	227121	231150	233290	235375	237918	241678
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	70	--	201	300	311	38
(c) Other demand and time liabilities	12936	12543	12075	12529	12751	13743
III. Assets with the banking system	5610	5510	7360	5501	6151	5512
of which						
Money at call and short notice	2824	2623	4787	2799	3477	2581
IV. Cash in hand	2096	2021	2218	2282	2245	2255
V. Investments in India	105261	110625	112090	116623	117061	119887
(a) Government securities	86530	91896	93373	98080	98589	101475
(b) Other approved securities	18731	18729	18717	18543	18472	18412
VI. Bank credit	134450	133070	132789	132586	133587	134744
(a) Loans, cash credit and overdrafts	121789	120861	120877	121152	122058	123079
(b) Inland bills purchased	2689	2676	2433	2390	2472	2473
(c) Inland bills discounted	2188	2060	2027	1914	1895	1834
(d) Foreign bills purchased	5039	4838	4760	3713	4579	4536

(e) Foreign bills discounted	2745	2635	2692	3417	2583	2822
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-- : Nil or negligible

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