

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

(Amount in Rs. crore)

| Items | As on the last Friday of | | | | | | |
|---|--------------------------|-----------------|------------------|------------------|-----------------|------------------|---------------|
| | September 1997 | October 1997 | November 1997 | December 1997 | January 1998 | February 1998 | March 1998 |
| 1 | (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 | 8943 | 9362 | 8337 | 8953 | 9335 | 8067 | 8645 |
| (a) Demand and time deposits from banks | 7417 | 7296 | 7383 | 7465 | 7483 | 7581 | 8256 |
| (b) Borrowings from banks | 1498 | 2023 | 893 | 1428 | 1822 | 444 | 360 |
| (c) Other demand and time liabilities | 28 | 43 | 61 | 60 | 30 | 42 | 29 |
| II. Liabilities to others in India | 308126 | 310574 | 312211 | 316940 | 317004 | 321416 | 337713 |
| (a) Aggregate deposits | 295462 | 297195 | 300247 | 301494 | 302807 | 307895 | 324604 |
| (i) Demand deposits | 46185 | 44947 | 45530 | 45949 | 45414 | 46620 | 53289 |
| (ii) Time deposits | 249277 | 252248 | 254717 | 255545 | 257393 | 261275 | 271315 |
| (b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank) | -- | 319 | 159 | 790 | 54 | 88 | 4 |
| (c) Other demand and time liabilities | 12664 | 13060 | 11805 | 14656 | 14143 | 13433 | 13105 |
| III. Assets with the banking system | 5471 | 7711 | 6438 | 5553 | 3830 | 3982 | 6114 |
| of which | | | | | | | |
| Money at call and short notice | 2111 | 4078 | 2929 | 2044 | 658 | 1481 | 2976 |
| IV. Cash in hand | 2070 | 2304 | 2199 | 2435 | 2202 | 2296 | 2258 |
| V. Investments in India | 112528 | 118744 | 118950 | 116213 | 112707 | 116743 | 119032 |
| (a) Government securities | 94989 | 100844 | 99997 | 98011 | 94469 | 97712 | 100833 |
| (b) Other approved securities | 17539 | 17900 | 18953 | 18202 | 18238 | 19031 | 18199 |
| VI. Bank credit | 136683 | 140099 | 140758 | 144225 | 149847 | 152520 | 158085 |
| (a) Loans, cash credit and overdrafts | 125171 | 127929 | 128823 | 132052 | 137261 | 139914 | 144949 |
| (b) Inland bills purchased | 2384 | 2722 | 2522 | 2548 | 2663 | 2682 | 2824 |

| | | | | | | | |
|------------------------------|------|------|------|------|------|------|------|
| (c) Inland bills discounted | 1878 | 1851 | 1856 | 1912 | 1955 | 2008 | 2101 |
| (d) Foreign bills purchased | 4419 | 4697 | 4617 | 4717 | 4924 | 4831 | 4929 |
| (e) Foreign bills discounted | 2831 | 2900 | 2940 | 2996 | 3044 | 3085 | 3282 |

(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) |

Regional Rural Banks

| | | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|--------------|
| No. of reporting banks | 196 | 196 | 196 | 196 | 196 | 196 |
| I. Liabilities to the banking system | 126 | 129 | 143 | 169 | 166 | 149 |
| (a) Demand and time deposits from banks | 34 | 39 | 40 | 49 | 47 | 32 |
| (b) Borrowings from banks | 67 | 63 | 83 | 97 | 96 | 95 |
| (c) Other demand and time liabilities | 25 | 27 | 20 | 23 | 23 | 22 |
| II. Liabilities to others in India | 17543 | 17932 | 17913 | 17825 | 18318 | 18500 |
| (a) Aggregate deposits | 16972 | 17281 | 17204 | 17136 | 17630 | 17786 |
| (i) Demand deposits | 2947 | 3048 | 2969 | 3042 | 3035 | 3033 |
| (ii) Time deposits | 14025 | 14233 | 14235 | 14094 | 14595 | 14753 |
| (b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank) | 1 | 7 | 5 | -- | 54 | 23 |
| (c) Other demand and time liabilities | 570 | 644 | 704 | 689 | 634 | 691 |
| III. Assets with the banking system | 7594 | 7870 | 7935 | 7912 | 8310 | 8479 |
| of which | | | | | | |
| Money at call and short notice | 3110 | 2997 | 3012 | 3208 | 3168 | 3097 |
| IV. Cash in hand | 226 | 183 | 201 | 214 | 208 | 186 |
| V. Investments in India | 2488 | 2616 | 2671 | 2602 | 2688 | 2687 |
| (a) Government securities | 723 | 839 | 927 | 888 | 739 | 899 |
| (b) Other approved securities | 1765 | 1777 | 1744 | 1714 | 1949 | 1788 |
| VI. Bank credit | 8544 | 8579 | 8543 | 8398 | 8681 | 8759 |
| (a) Loans, cash credit and overdrafts | 8531 | 8570 | 8533 | 8376 | 8672 | 8748 |
| (b) Inland bills purchased | 12 | 8 | 8 | 10 | 4 | 9 |
| (c) Inland bills discounted | 1 | 1 | 2 | 1 | 5 | 2 |

| | | | | | | |
|------------------------------|----|----|----|----|----|----|
| (d) Foreign bills purchased | -- | -- | -- | -- | -- | -- |
| (e) Foreign bills discounted | -- | -- | -- | 11 | -- | -- |

(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) |
| Regional Rural Banks | | | | | | | |
| No. of reporting banks | 196 | 196 | 196 | 196 | 196 | 196 | 196 |
| I. Liabilities to the banking system | 144 | 153 | 152 | 134 | 128 | 118 | 137 |
| (a) Demand and time deposits from banks | 22 | 33 | 33 | 16 | 9 | 4 | 5 |
| (b) Borrowings from banks | 96 | 94 | 93 | 94 | 93 | 88 | 96 |
| (c) Other demand and time liabilities | 26 | 26 | 26 | 24 | 26 | 26 | 36 |
| II. Liabilities to others in India | 19278 | 19380 | 19517 | 19800 | 20207 | 20681 | 21660 |
| (a) Aggregate deposits | 18528 | 18588 | 18807 | 19093 | 19501 | 19962 | 20978 |
| (i) Demand deposits | 3175 | 3138 | 3173 | 3265 | 3382 | 3525 | 3805 |
| (ii) Time deposits | 15353 | 15450 | 15634 | 15828 | 16119 | 16437 | 17173 |
| (b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank) | 5 | 81 | 16 | 9 | 20 | 9 | 4 |
| (c) Other demand and time liabilities | 745 | 711 | 694 | 698 | 685 | 710 | 679 |
| III. Assets with the banking system | 8557 | 8580 | 8716 | 8790 | 8826 | 8960 | 9415 |
| of which | | | | | | | |
| Money at call and short notice | 3489 | 3318 | 3279 | 3346 | 3149 | 3071 | 3126 |
| IV. Cash in hand | 197 | 174 | 183 | 200 | 184 | 206 | 253 |
| V. Investments in India | 2753 | 2856 | 2838 | 3041 | 3264 | 3406 | 3528 |
| (a) Government securities | 921 | 1006 | 979 | 965 | 997 | 1019 | 1011 |
| (b) Other approved securities | 1832 | 1850 | 1859 | 2076 | 2267 | 2387 | 2517 |
| VI. Bank credit | 8976 | 9197 | 9258 | 9353 | 9447 | 9882 | 9686 |
| (a) Loans, cash credit and overdrafts | 8967 | 9185 | 9250 | 9340 | 9435 | 9867 | 9674 |
| (b) Inland bills purchased | 8 | 9 | 7 | 10 | 11 | 14 | 10 |

| | | | | | | | |
|------------------------------|----|----|----|----|----|----|----|
| (c) Inland bills discounted | 1 | 1 | 1 | 3 | 1 | 1 | 2 |
| (d) Foreign bills purchased | -- | -- | -- | -- | -- | -- | -- |
| (e) Foreign bills discounted | -- | 2 | -- | -- | -- | -- | -- |

(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) |
| Foreign Banks | | | | | | |
| No. of reporting banks | 37 | 37 | 38 | 38 | 38 | 41 |
| I. Liabilities to the banking system | 3309 | 3901 | 5962 | 6721 | 6995 | 6972 |
| (a) Demand and time deposits from banks | 808 | 962 | 901 | 1294 | 1452 | 1627 |
| (b) Borrowings from banks | 2457 | 2723 | 4819 | 5177 | 5429 | 5270 |
| (c) Other demand and time liabilities | 44 | 216 | 242 | 250 | 114 | 75 |
| II. Liabilities to others in India | 40575 | 41531 | 43327 | 43724 | 44177 | 42769 |
| (a) Aggregate deposits | 36336 | 37253 | 38032 | 38386 | 37995 | 37841 |
| (i) Demand deposits | 7570 | 7578 | 7617 | 7887 | 7901 | 7754 |
| (ii) Time deposits | 28766 | 29675 | 30415 | 30499 | 30094 | 30087 |
| (b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank) | 805 | 764 | 1610 | 1531 | 2416 | 1064 |
| (c) Other demand and time liabilities | 3434 | 3514 | 3685 | 3807 | 3766 | 3864 |
| III. Assets with the banking system | 771 | 976 | 1099 | 1181 | 1187 | 1091 |
| of which | | | | | | |
| Money at call and short notice | 95 | 211 | 485 | 513 | 290 | 371 |
| IV. Cash in hand | 82 | 100 | 103 | 99 | 109 | 138 |
| V. Investments in India | 11319 | 12106 | 12854 | 13286 | 13492 | 12729 |
| (a) Government securities | 11029 | 11826 | 12574 | 13008 | 13191 | 12401 |
| (b) Other approved securities | 290 | 280 | 280 | 278 | 301 | 328 |
| VI. Bank credit | 26539 | 27024 | 27191 | 27490 | 28200 | 27821 |
| (a) Loans, cash credit and overdrafts | 23424 | 23832 | 23963 | 24400 | 24926 | 24725 |
| (b) Inland bills purchased | 273 | 295 | 307 | 277 | 306 | 308 |
| (c) Inland bills discounted | 1031 | 1079 | 1091 | 1001 | 1117 | 912 |

| | | | | | | |
|------------------------------|-----|------|------|------|------|-----|
| (d) Foreign bills purchased | 990 | 1017 | 1025 | 1003 | 1057 | 964 |
| (e) Foreign bills discounted | 821 | 801 | 805 | 809 | 794 | 912 |

(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) |
| Foreign Banks | | | | | | | |
| No. of reporting banks | 41 | 41 | 41 | 41 | 41 | 41 | 41 |
| I. Liabilities to the banking system | 6452 | 9027 | 8462 | 7806 | 6450 | 6513 | 6546 |
| (a) Demand and time deposits from banks | 1291 | 1163 | 1190 | 1403 | 1265 | 1098 | 1018 |
| (b) Borrowings from banks | 5096 | 7811 | 7189 | 6332 | 5125 | 5358 | 5468 |
| (c) Other demand and time liabilities | 65 | 53 | 83 | 71 | 60 | 57 | 60 |
| II. Liabilities to others in India | 42354 | 44828 | 45617 | 47064 | 45902 | 46827 | 47524 |
| (a) Aggregate deposits | 37741 | 38644 | 39761 | 40067 | 39845 | 41287 | 41905 |
| (i) Demand deposits | 7709 | 7532 | 8109 | 7796 | 7545 | 7209 | 7980 |
| (ii) Time deposits | 30032 | 31112 | 31652 | 32271 | 32300 | 34078 | 33925 |
| (b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank) | 817 | 2267 | 1908 | 3082 | 1547 | 1290 | 1264 |
| (c) Other demand and time liabilities | 3796 | 3917 | 3948 | 3915 | 4510 | 4250 | 4355 |
| III. Assets with the banking system | 1150 | 1192 | 1590 | 1707 | 1777 | 1942 | 1206 |
| of which | | | | | | | |
| Money at call and short notice | 127 | 341 | 697 | 801 | 913 | 1236 | 607 |
| IV. Cash in hand | 123 | 115 | 110 | 121 | 115 | 109 | 106 |
| V. Investments in India | 12901 | 12835 | 12401 | 13199 | 13113 | 13354 | 14375 |
| (a) Government securities | 12601 | 12531 | 12102 | 12908 | 12837 | 13075 | 14084 |
| (b) Other approved securities | 300 | 304 | 299 | 291 | 276 | 279 | 291 |
| VI. Bank credit | 27656 | 28762 | 28231 | 28568 | 29534 | 29872 | 29428 |
| (a) Loans, cash credit and overdrafts | 24585 | 25498 | 25067 | 25497 | 26678 | 27159 | 26689 |

| | | | | | | | |
|------------------------------|-----|------|-----|-----|-----|-----|------|
| (b) Inland bills purchased | 265 | 373 | 310 | 319 | 295 | 347 | 292 |
| (c) Inland bills discounted | 902 | 1019 | 975 | 831 | 773 | 636 | 613 |
| (d) Foreign bills purchased | 954 | 896 | 930 | 983 | 936 | 967 | 1008 |
| (e) Foreign bills discounted | 950 | 976 | 949 | 938 | 852 | 763 | 826 |

(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) |
| Other Scheduled Commercial Banks | | | | | | |
| No. of reporting banks | 35 | 34 | 34 | 34 | 34 | 34 |
| I. Liabilities to the banking system | 4525 | 4833 | 4679 | 5214 | 4701 | 4257 |
| (a) Demand and time deposits from banks | 4256 | 4107 | 3314 | 3265 | 3295 | 3135 |
| (b) Borrowings from banks | 242 | 682 | 1298 | 1852 | 1273 | 1026 |
| (c) Other demand and time liabilities | 27 | 44 | 67 | 97 | 133 | 96 |
| II. Liabilities to others in India | 46827 | 48138 | 49746 | 49596 | 50319 | 52014 |
| (a) Aggregate deposits | 44239 | 45590 | 46807 | 46917 | 47604 | 49129 |
| (i) Demand deposits | 6858 | 6265 | 6901 | 6589 | 6522 | 6431 |
| (ii) Time deposits | 37381 | 39325 | 39906 | 40328 | 41082 | 42698 |
| (b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank) | 61 | 82 | 450 | 495 | 484 | 223 |
| (c) Other demand and time liabilities | 2527 | 2466 | 2489 | 2184 | 2231 | 2662 |
| III. Assets with the banking system | 2641 | 2638 | 1936 | 1555 | 1312 | 1565 |
| of which | | | | | | |
| Money at call and short notice | 414 | 643 | 527 | 327 | 287 | 364 |
| IV. Cash in hand | 446 | 456 | 498 | 535 | 545 | 533 |
| V. Investments in India | 14040 | 15684 | 16135 | 16919 | 16892 | 17465 |
| (a) Government securities | 12702 | 14321 | 14773 | 15550 | 15533 | 16113 |
| (b) Other approved securities | 1338 | 1363 | 1362 | 1369 | 1359 | 1352 |
| VI. Bank credit | 27265 | 27659 | 27658 | 27648 | 28699 | 27973 |
| (a) Loans, cash credit and overdrafts | 22869 | 22894 | 22761 | 22767 | 23092 | 22894 |

| | | | | | | |
|------------------------------|------|------|------|------|------|------|
| (b) Inland bills purchased | 627 | 621 | 645 | 710 | 733 | 926 |
| (c) Inland bills discounted | 2077 | 2467 | 2533 | 2549 | 2697 | 2230 |
| (d) Foreign bills purchased | 1007 | 966 | 990 | 971 | 994 | 1337 |
| (e) Foreign bills discounted | 685 | 711 | 729 | 651 | 1183 | 586 |

(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) |
| Other Scheduled Commercial Banks | | | | | | | |
| No. of reporting banks | 34 | 34 | 34 | 34 | 34 | 34 | 34 |
| I. Liabilities to the banking system | 4777 | 5323 | 5185 | 5375 | 5206 | 5494 | 7381 |
| (a) Demand and time deposits from banks | 3751 | 4092 | 4307 | 4023 | 4257 | 5093 | 6602 |
| (b) Borrowings from banks | 925 | 1185 | 829 | 1222 | 893 | 362 | 741 |
| (c) Other demand and time liabilities | 101 | 46 | 49 | 130 | 56 | 39 | 38 |
| II. Liabilities to others in India | 52401 | 54762 | 55605 | 55606 | 55809 | 58698 | 61818 |
| (a) Aggregate deposits | 49766 | 51319 | 52328 | 52056 | 53059 | 55961 | 58566 |
| (i) Demand deposits | 6910 | 6904 | 7289 | 7502 | 7388 | 7388 | 7824 |
| (ii) Time deposits | 42856 | 44415 | 45039 | 44554 | 45671 | 48573 | 50742 |
| (b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank) | 229 | 522 | 759 | 1023 | 58 | 25 | 8 |
| (c) Other demand and time liabilities | 2406 | 2921 | 2518 | 2527 | 2692 | 2712 | 3244 |
| III. Assets with the banking system | 2024 | 1865 | 2065 | 1748 | 1900 | 2891 | 3868 |
| of which | | | | | | | |
| Money at call and short notice | 646 | 498 | 599 | 457 | 531 | 953 | 874 |
| IV. Cash in hand | 530 | 545 | 525 | 516 | 522 | 538 | 488 |
| V. Investments in India | 16649 | 18321 | 17905 | 17246 | 16949 | 18173 | 18802 |
| (a) Government securities | 15280 | 16954 | 16558 | 15899 | 15588 | 16809 | 17427 |
| (b) Other approved securities | 1369 | 1367 | 1347 | 965 | 1361 | 1364 | 1375 |
| VI. Bank credit | 28173 | 29141 | 29190 | 29914 | 31537 | 31874 | 33791 |
| (a) Loans, cash credit and overdrafts | 23302 | 23948 | 24044 | 24701 | 25948 | 26345 | 27600 |

| | | | | | | | |
|------------------------------|------|------|------|------|------|------|------|
| (b) Inland bills purchased | 939 | 1024 | 988 | 965 | 905 | 669 | 942 |
| (c) Inland bills discounted | 1994 | 2186 | 2231 | 2272 | 2619 | 2803 | 3119 |
| (d) Foreign bills purchased | 1334 | 1335 | 1332 | 1315 | 1367 | 1300 | 1390 |
| (e) Foreign bills discounted | 604 | 648 | 595 | 661 | 698 | 757 | 740 |

-- : Nil or negligible.

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