

No. 3 : All Scheduled Banks - Business in India

Last Reporting Friday(in case of March) / Last Friday	(Rs. crore)			
	1990-91	1997-98	1998-99	1998
	2	3	4	Oct. 5
Number of reporting banks	299	343	346	344
Liabilities to the banking system (1)	6,673	32,853	46,943	41,879
Demand and time deposits from banks (2)	5,598	24,209	33,875	29,216
Borrowings from banks (3)	998	7,200	12,345	12,286
Other demand and time liabilities (4)	77	1,445	723	378
Liabilities to others (1)	2,13,125	6,78,493	8,13,627	7,59,900
Aggregate deposits (5)	1,99,643	6,29,672*	7,51,412*	7,07,028*
Demand	34,823	1,06,101	1,21,565	1,06,285
Time (5)	1,64,820	5,23,571*	6,29,846*	6,00,744*
Borrowings (6)	645	1,401	1,192	2,560
Other demand and time liabilities (4)	12,838	47,421*	61,023*	50,311*
Borrowings from Reserve Bank (7)	3,483	395	2,908	5,411
Against usance bills / promissory notes	-	-	-	-
Others (8)	3,483	395	2,908	5,411
Cash in hand and balances with Reserve Bank	25,995	63,000	69,707	77,070
Cash in hand	1,847	3,781	4,579	4,629
Balances with Reserve Bank (9)	24,147	59,220	65,127	72,441

Last Reporting Friday(in case of March) / Last Friday	1999						
	Apr.	May	Jun. (P)	Jul. (P)	Aug. (P)	Sep. (P)	Oct. (P)
	6	7	8	9	10	11	12
Number of reporting banks	346	343	343	343	343	343	343
Liabilities to the banking system (1)	50,723	48,811	47,035	52,892	47,172	49,831	52,620
Demand and time deposits from banks (2)	34,377	33,754	33,302	36,970	34,553	35,778	36,972
Borrowings from banks (3)	15,552	13,681	12,648	15,117	11,822	13,270	14,701
Other demand and time liabilities (4)	794	1,376	1,085	805	797	782	947
Liabilities to others (1)	8,26,555	8,27,391	8,36,390	8,46,791	8,56,213	8,69,673	8,87,888
Aggregate deposits (5)	7,58,806*	7,61,012*	7,61,786*	7,82,512	7,92,877	8,04,239	8,15,929
Demand	1,15,194	1,12,424	1,11,499	1,13,767	1,13,431	1,15,868	1,20,221
Time (5)	6,43,612*	6,48,588*	6,50,289*	6,68,745	6,79,446	6,88,371	6,95,709
Borrowings (6)	3,269	3,900	4,644	1,324	2,015	2,031	3,515
Other demand and time liabilities (4)	64,480*	62,479*	69,960*	62,955	61,321	63,403	68,443

Borrowings from Reserve Bank (7)	7,468	8,528	7,220	2,843	2,882	4,370	7,682
Against usance bills / promissory notes	-	-	-	-	-	-	-
Others (8)	7,468	8,528	7,220	2,843	2,882	4,370	7,682
Cash in hand and balances with Reserve Bank	78,470	78,347	77,114	72,474	70,776	71,784	81,111
Cash in hand	4,604	4,782	4,638	4,683	4,479	4,551	4,837
Balances with Reserve Bank (9)	73,866	73,565	72,477	67,790	66,298	67,233	76,274

Last Reporting Friday(in case of March) /					1998	
Last Friday	1990-91		1997-98		1998-99	Oct.
1	2		3		4	5

Assets with the Banking System	6,848	29,990	43,110	39,091
Balances with other banks	3,347	14,236	15,852	13,769
In current account	1,926	3,915	4,779	4,083
In other accounts	1,421	10,321	11,073	9,686
Money at call and short notice	2,201	11,592	22,315	22,356
Advances to banks (10)	902	2,196	3,132	1,510
Other assets	398	1,965	1,812	1,456
Investment	76,831	2,27,363	2,65,431	2,58,999
Government securities (11)	51,086	1,93,687	2,31,906	2,25,535
Other approved securities	25,746	33,676	33,525	33,463
Bank credit	1,25,575	3,49,216	3,99,471	3,63,637
Loans, cash-credits and overdrafts	1,14,982	3,19,060	3,67,259	3,35,148
Inland bills - purchased	3,532	4,955	5,198	4,589
Inland bills - discounted	2,409	9,967	11,020	9,827
Foreign bills - purchased	2,788	8,030	8,289	7,239
Foreign bills - discounted	1,864	7,204	7,704	6,833
Cash - Deposit Ratio	13.0	10.0	9.3	10.9
Investment - Deposit Ratio	38.5	36.1	35.3	36.6
Credit - Deposit Ratio	62.9	55.5	53.2	51.4

Last Reporting Friday(in case of March) /	1999						
Last Friday	Apr.	May	Jun. (P)	Jul. (P)	Aug. (P)	Sep. (P)	Oct. (P)
1	6	7	8	9	10	11	12

Assets with the Banking System	50,656	42,171	41,659	46,169	45,719	47,132	46,867
Balances with other banks	16,652	15,948	14,850	15,441	15,618	15,835	15,940
In current account	4,677	4,319	4,468	4,203	4,224	4,216	4,324
In other accounts	11,976	11,629	10,382	11,238	11,394	11,619	11,616

Money at call and short notice	25,731	22,036	22,249	25,999	25,149	26,209	25,906
Advances to banks (10)	2,474	1,488	1,834	1,780	1,866	2,088	2,128
Other assets	5,799	2,698	2,727	2,949	3,086	3,000	2,894
Investment	2,75,820	2,82,639	2,88,175	2,93,040	2,99,529	3,02,223	3,05,064
Government securities (11)	2,42,136	2,48,553	2,54,290	2,59,369	2,65,890	2,68,758	2,71,408
Other approved securities	33,684	34,086	33,885	33,671	33,639	33,465	33,656
Bank credit	4,01,462	3,97,389	3,98,687	4,04,378	4,07,034	4,11,366	4,25,604
Loans, cash-credits and overdrafts	3,68,896	3,66,877	3,68,353	3,74,290	3,77,293	3,81,279	3,94,198
Inland bills - purchased	5,149	4,526	4,422	4,302	4,207	4,425	4,428
Inland bills - discounted	11,798	10,558	10,647	10,872	10,719	10,521	11,432
Foreign bills - purchased	8,046	7,764	7,702	7,681	7,651	7,634	7,911
Foreign bills - discounted	7,573	7,665	7,563	7,234	7,165	7,506	7,636
Cash - Deposit Ratio	10.3	10.3	10.1	9.3	8.9	8.9	9.9
Investment - Deposit Ratio	36.3	37.1	37.8	37.4	37.8	37.6	37.4
Credit - Deposit Ratio	52.9	52.2	52.3	51.7	51.3	51.1	52.2

* : Revised in line with the new accounting standards and consistent with the methodology suggested by the Working Group on Money Supply: Analytics and Methodology of Compilation (June 1998). The revision is in respect of pension and provident funds with commercial banks which are classified as other demand and time liabilities and includes those banks which have reported such changes so far.

Also see 'Notes on Tables'.