

## No. 4 : All Scheduled Commercial Banks - Business in India

Last Reporting Friday(in case of March) / Last Friday	(Rs. crore)			
	1990-91	1997-98	1998-99	1998 Oct.
1	2	3	4	5
Number of Reporting banks	271	298	301	299
<b>Liabilities to the banking system (1)</b>	<b>6,486</b>	<b>32,287</b>	<b>45,204</b>	<b>40,741</b>
Demand and time deposits from banks (2), (12)	5,443	23,682	32,410	28,110
Borrowings from banks (3)	967	7,160	12,072	12,258
Other demand and time liabilities (4)	76	1,445	722	373
<b>Liabilities to others (1)</b>	<b>2,05,600</b>	<b>6,46,443</b>	<b>7,75,238</b>	<b>7,22,401</b>
<b>Aggregate deposits (5)</b>	<b>1,92,541</b>	<b>5,98,485*</b>	<b>7,14,025*</b>	<b>6,70,534*</b>
Demand	33,192	1,02,513	1,17,423	1,02,173
Time (5)	1,59,349	4,95,972*	5,96,602*	5,68,361*
Borrowings (6)	470	1,279	1,140	2,448
Other demand and time liabilities (4), (13)	12,589	46,679*	60,073*	49,419*
<b>Borrowings from Reserve Bank (7)</b>	<b>3,468</b>	<b>395</b>	<b>2,894</b>	<b>5,296</b>
Against usance bills/promissory notes	-	-	-	-
Others	3,468	395	2,894	5,296
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>61,305</b>	<b>67,910</b>	<b>75,089</b>
Cash in hand	1,804	3,608	4,362	4,349
Balances with Reserve Bank (9)	23,861	57,698	63,548	70,740

Last Reporting Friday(in case of March) / Last Friday	1999						
	Apr.	May	Jun. (P)	Jul. (P)	Aug. (P)	Sep. (P)	Oct. (P)
1	6	7	8	9	10	11	12
Number of Reporting banks	301	298	298	298	298	298	298
<b>Liabilities to the banking system (1)</b>	<b>48,824</b>	<b>46,799</b>	<b>44,696</b>	<b>50,828</b>	<b>44,809</b>	<b>47,530</b>	<b>50,272</b>
Demand and time deposits from banks (2), (12)	32,890	32,132	31,560	35,085	32,596	33,797	35,024
Borrowings from banks (3)	15,140	13,306	12,052	14,944	11,416	12,951	14,301
Other demand and time liabilities (4)	794	1,362	1,084	799	796	782	946
<b>Liabilities to others (1)</b>	<b>7,87,007</b>	<b>7,87,650</b>	<b>7,94,215</b>	<b>8,03,739</b>	<b>8,13,135</b>	<b>8,25,970</b>	<b>8,43,015</b>
<b>Aggregate deposits (5)</b>	<b>7,20,480*</b>	<b>7,22,359*</b>	<b>7,20,782*</b>	<b>7,40,578</b>	<b>7,50,892</b>	<b>7,61,679</b>	<b>7,72,358</b>
Demand	1,10,865	1,08,131	1,06,819	1,09,052	1,08,697	1,11,076	1,15,220
Time (5)	6,09,615*	6,14,228*	6,13,963*	6,31,526	6,42,195	6,50,602	6,57,137
Borrowings (6)	3,151	3,848	4,564	1,267	1,962	1,974	3,455
Other demand and time liabilities (4), (13)	63,377*	61,443*	68,869*	61,893	60,280	62,318	67,203

<b>Borrowings from Reserve Bank (7)</b>	<b>7,371</b>	<b>8,415</b>	<b>7,114</b>	<b>2,761</b>	<b>2,771</b>	<b>4,204</b>	<b>7,481</b>
Against usance bills/promissory notes	-	-	-	-	-	-	-
Others	7,371	8,415	7,114	2,761	2,771	4,204	7,481
<b>Cash in hand and balances with Reserve Bank</b>	<b>76,467</b>	<b>76,301</b>	<b>74,907</b>	<b>70,410</b>	<b>68,666</b>	<b>69,600</b>	<b>78,779</b>
Cash in hand	4,379	4,538	4,350	4,336	4,184	4,235	4,478
<b>Balances with Reserve Bank (9)</b>	<b>72,089</b>	<b>71,763</b>	<b>70,557</b>	<b>66,074</b>	<b>64,482</b>	<b>65,365</b>	<b>74,301</b>

Last Reporting Friday(in case of March) / Last Friday	1998			
	1990-91	1997-98	1998-99	Oct.
1	2	3	4	5
<b>Assets with the Banking System</b>	<b>5,582</b>	<b>24,243</b>	<b>34,787</b>	<b>32,066</b>
Balances with other banks	2,846	11,552	13,088	11,124
In current account	1,793	3,404	4,123	3,488
In other accounts	1,053	8,148	8,966	7,636
Money at call and short notice	1,445	8,861	18,172	18,244
Advances to banks (10)	902	2,163	2,104	1,503
Other assets	388	1,666	1,422	1,195
<b>Investment</b>	<b>75,065</b>	<b>2,18,705</b>	<b>2,54,595</b>	<b>2,48,368</b>
Government securities (11)	49,998	1,86,957	2,23,217	2,16,843
Other approved securities	25,067	31,748	31,377	31,525
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>3,24,079</b>	<b>3,68,837</b>	<b>3,37,708</b>
	<b>(4,506)</b>	<b>(12,485)</b>	<b>(16,816)</b>	<b>(16,741)</b>
Loans, cash-credits and overdrafts	1,05,982	2,94,735	3,37,475	3,10,035
Inland bills-purchased	3,375	4,660	4,893	4,323
Inland bills-discounted	2,336	9,768	10,742	9,570
Foreign bills-purchased	2,758	7,930	8,251	7,201
Foreign bills-discounted	1,851	6,985	7,476	6,578
Cash-Deposit Ratio	13.3	10.2	9.5	11.2
Investment-Deposit Ratio	39.0	36.5	35.7	37.0
Credit-Deposit Ratio	60.4	54.1	51.7	50.4

Last Reporting Friday(in case of March) / Last Friday	1999						
	Apr.	May	Jun.(P)	Jul.(P)	Aug.(P)	Sep.(P)	Oct.(P)
1	6	7	8	9	10	11	12
<b>Assets with the Banking System</b>	<b>41,956</b>	<b>33,641</b>	<b>32,777</b>	<b>36,802</b>	<b>36,922</b>	<b>38,373</b>	<b>37,563</b>
Balances with other banks	13,480	12,875	12,071	12,296	12,721	13,036	13,368
In current account	4,090	3,783	3,804	3,616	3,615	3,658	3,696
In other accounts	9,389	9,092	8,267	8,680	9,106	9,378	9,672

Money at call and short notice	21,580	17,962	17,564	21,161	20,524	21,538	20,377
Advances to banks (10)	1,494	1,480	1,829	1,768	1,858	2,084	2,120
Other assets	5,403	1,323	1,314	1,576	1,818	1,715	1,698
<b>Investment</b>	<b>2,64,753</b>	<b>2,71,497</b>	<b>2,76,587</b>	<b>2,81,298</b>	<b>2,87,272</b>	<b>289,596</b>	<b>292,007</b>
Government securities (11)	2,33,231	2,39,473	2,44,792	2,49,742	2,55,789	258,367	260,560
Other approved securities	31,522	32,024	31,795	31,555	31,484	31,229	31,447
<b>Bank credit (14)</b>	<b>3,70,427</b>	<b>3,66,825</b>	<b>3,66,435</b>	<b>3,72,028</b>	<b>3,74,582</b>	<b>3,78,394</b>	<b>3,91,910</b>
	<b>(20,063)</b>	<b>(22,713)</b>	<b>(22,412)</b>	<b>(22,491)</b>	<b>(21,688)</b>	<b>(20,532)</b>	<b>(22,163)</b>
Loans, cash-credits and overdrafts	3,38,695	3,37,169	3,36,983	3,42,825	345,752	349,227	361,419
Inland bills-purchased	4,851	4,198	4,100	3,989	3,885	4,192	4,217
Inland bills-discounted	11,509	10,278	10,374	10,577	10,410	10,118	11,037
Foreign bills-purchased	8,003	7,720	7,660	7,638	7,611	7,593	7,869
Foreign bills-discounted	7,368	7,461	7,318	7,000	6,926	7,264	7,368
Cash-Deposit Ratio	10.6	10.6	10.4	9.5	9.1	9.1	10.2
Investment-Deposit Ratio	36.7	37.6	38.4	38.0	38.3	38.0	37.8
Credit-Deposit Ratio	51.4	50.8	50.8	50.2	49.9	49.7	50.7

\* : 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'.