

No. 3 : All Scheduled Banks - Business in India

(Rs. Crore)												
Last Reporting Friday (in case of March) / Last Friday	1990-91	1997-98	1998-99	1999								2000
				Jan.	Jul.	Aug.	Sep. (P)	Oct. (P)	Nov. (P)	Dec. (P)	Jan. (P)	
1	2	3	4	5	6	7	8	9	10	11	12	
Number of reporting banks	299	343	346	345	351	351	351	351	351	351	351	
Liabilities to the banking system (1)	6,673	32,853	46,943	42,559	47,871	46,849	49,831	52,620	50,463	50,583	50,406	
Demand and time deposits from banks (2)	5,598	24,209	33,875	30,555	34,171	34,760	35,778	36,972	35,862	37,566	36,638	
Borrowings from banks (3)	998	7,200	12,345	11,415	13,076	11,356	13,270	14,701	13,776	11,997	12,968	
Other demand and time liabilities (4)	77	1,445	723	589	623	734	782	947	824	1,020	799	
Liabilities to others (1)	2,13,125	6,78,493	8,13,627	7,79,545	8,47,959	8,56,637	8,69,673	8,87,888	8,91,984	9,09,636	9,12,808	
Aggregate deposits (5)	1,99,643	6,29,672	7,51,412	7,21,927	7,85,165	7,93,337	8,04,239	8,15,929	8,18,358	8,32,563	8,35,918	
Demand	34,823	1,06,101	1,21,565	1,07,373	1,14,090	1,13,318	1,15,868	1,20,221	1,17,409	1,19,132	1,24,010	
Time (5)	1,64,820	5,23,571	6,29,846	6,14,554	6,71,075	6,80,019	6,88,371	6,95,709	7,00,949	7,13,432	7,11,909	
Borrowings (6)	645	1,401	1,192	2,987	2,066	1,646	2,031	3,515	4,516	3,115	2,486	
Other demand and time liabilities (4)	12,838	47,421	61,023	54,631	60,727	61,653	63,403	68,443	69,110	73,957	74,403	
Borrowings from Reserve Bank (7)	3,483	395	2,908	5,429	2,843	2,882	4,370	7,682	6,947	2,681	4,608	
Against usance bills / promissory notes	-	-	-	-	-	-	-	-	-	-	-	
Others (8)	3,483	395	2,908	5,429	2,843	2,882	4,370	7,682	6,947	2,681	4,608	
Cash in hand and balances with Reserve Bank	25,995	63,000	69,207	74,653	72,538	70,863	71,784	81,111	71,290	66,639	66,089	
Cash in hand	1,847	3,781	4,579	4,493	4,748	4,565	4,551	4,837	4,931	5,605	5,247	
Balances with Reserve Bank (9)	24,147	59,220	65,127	70,160	67,790	66,298	67,233	76,274	66,359	61,034	60,842	
Assets with the Banking System	6,848	29,990	43,110	40,343	46,807	45,189	47,132	46,867	48,702	49,900	47,196	
Balances with other banks	3,347	14,236	15,852	14,561	15,746	15,060	15,835	15,940	16,606	17,665	17,526	
In current account	1,926	3,915	4,779	4,285	4,590	4,060	4,216	4,324	4,390	4,524	4,720	
In other accounts	1,421	10,321	11,073	10,276	11,156	11,000	11,619	11,616	12,216	13,141	12,805	
Money at call and short notice	2,201	11,592	22,315	21,009	26,129	25,496	26,209	25,906	26,666	22,907	23,605	
Advances to banks (10)	902	2,196	3,132	3,041	2,897	2,683	2,088	2,128	2,054	3,927	3,579	
Other assets	398	1,965	1,812	1,731	2,035	1,951	3,000	2,894	3,377	5,401	2,487	
Investment	76,831	2,27,363	2,65,431	2,62,289	2,92,996	2,99,731	3,02,223	3,05,064	3,12,583	3,13,728	3,14,979	
Government securities (11)	51,086	1,93,687	2,31,906	2,29,064	2,59,722	2,66,596	2,68,758	2,71,408	2,78,785	2,80,151	2,81,507	
Other approved securities	25,746	33,676	33,525	33,224	33,274	33,135	33,465	33,656	33,799	33,578	33,472	
Bank credit	1,25,575	3,49,216	3,99,471	3,78,463	4,04,559	4,06,631	4,11,366	4,25,604	4,29,521	4,45,275	4,50,103	
Loans, cash-credits and overdrafts	1,14,982	3,19,060	3,67,259	3,48,499	3,75,026	3,77,045	3,81,279	3,94,198	3,97,973	4,12,319	4,16,129	
Inland bills-purchased	3,532	4,955	5,198	4,753	4,257	4,091	4,425	4,428	4,402	4,771	4,995	
Inland bills-discounted	2,409	9,967	11,020	10,075	10,648	10,714	10,521	11,432	11,421	12,101	12,442	
Foreign bills-purchased	2,788	8,030	8,289	7,958	7,659	7,543	7,634	7,911	7,721	7,895	8,333	
Foreign bills-discounted	1,864	7,204	7,704	7,176	6,970	7,237	7,506	7,636	8,004	8,189	8,205	
Cash-Deposit Ratio	13.0	10.0	9.3	10.3	9.2	8.9	8.9	9.9	8.7	8.0	7.9	
Investment-Deposit Ratio	38.5	36.1	35.3	36.3	37.3	37.8	37.6	37.4	38.2	37.7	37.7	
Credit-Deposit Ratio	62.9	55.5	53.2	52.4	51.5	51.3	51.1	52.2	52.5	53.5	53.8	

* : 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'.