

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	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	271	298	301	300	299	299	299	299	299	299	299	
Liabilities to the banking system (1)	6,486	32,287	45,204	41,180	45,857	44,786	47,530	50,272	48,381	48,552	48,332	
Demand and time deposits from banks (2), (12)	5,443	23,682	32,410	29,230	32,287	32,826	33,797	35,024	34,020	35,792	34,894	
Borrowings from banks (3)	967	7,160	12,072	11,361	12,948	11,227	12,951	14,301	13,537	11,742	12,638	
Other demand and time liabilities (4)	76	1,445	722	589	623	733	782	946	823	1,018	799	
Liabilities to others (1)	2,05,600	6,46,443	7,75,238	7,41,421	8,05,037	8,14,227	8,25,970	8,43,015	8,46,515	8,63,851	8,66,909	
Aggregate deposits (5)	1,92,541	5,98,485	7,14,025	6,84,789	7,43,347	7,52,023	7,61,679	7,72,358	7,74,183	7,88,099	7,91,290	
Demand	33,192	1,02,513	1,17,423	1,03,110	1,09,292	1,08,472	1,11,076	1,15,220	1,12,385	1,14,330	1,19,321	
Time (5)	1,59,349	4,95,972	5,96,602	5,81,678	6,34,055	6,43,552	6,50,602	6,57,137	6,61,798	6,73,768	6,71,969	
Borrowings (6)	470	1,279	1,140	2,927	2,009	1,589	1,974	3,455	4,424	3,059	2,433	
Other demand and time liabilities (4), (13)	12,589	46,679	60,073	53,706	59,681	60,615	62,318	67,203	67,909	72,694	73,186	
Borrowings from Reserve Bank (7)	3,468	395	2,894	5,330	2,761	2,771	4,204	7,481	6,721	2,553	4,448	
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-	-	-	
Others	3,468	395	2,894	5,330	2,761	2,771	4,204	7,481	6,721	2,553	4,448	
Cash in hand and balances with Reserve Bank	25,665	61,305	67,910	72,841	70,513	68,759	69,600	78,779	68,902	64,594	64,107	
Cash in hand	1,804	3,608	4,362	4,257	4,438	4,277	4,235	4,478	4,587	5,153	4,881	
Balances with Reserve Bank (9)	23,861	57,698	63,548	68,584	66,074	64,482	65,365	74,301	64,316	59,441	59,226	
Assets with the Banking System	5,582	24,243	34,787	31,512	37,562	36,596	38,373	37,563	39,398	40,844	38,384	
Balances with other banks	2,846	11,552	13,088	11,839	12,940	12,587	13,036	13,368	14,088	15,051	14,993	
In current account	1,793	3,404	4,123	3,617	3,840	3,459	3,658	3,696	3,848	3,898	4,082	
In other accounts	1,053	8,148	8,966	8,222	9,101	9,128	9,378	9,672	10,240	11,153	10,911	
Money at call and short notice	1,445	8,861	18,172	16,470	20,996	20,583	21,538	20,377	21,075	17,591	18,365	
Advances to banks (10)	902	2,163	2,104	1,837	1,930	1,920	2,084	2,120	2,039	3,188	2,914	
Other assets	388	1,666	1,422	1,365	1,696	1,506	1,715	1,698	2,195	5,013	2,112	
Investment	75,065	2,18,705	2,54,595	2,51,459	2,81,308	2,87,579	2,89,596	2,92,007	2,99,867	3,01,215	3,02,400	
Government securities (11)	49,998	1,86,957	2,23,217	2,20,251	2,50,161	2,56,580	2,58,367	2,60,560	2,68,334	2,69,949	2,71,242	
Other approved securities	25,067	31,748	31,377	31,208	31,146	30,998	31,229	31,447	31,533	31,266	31,158	
Bank credit (14)	1,16,301	3,24,079	3,68,837	3,49,271	3,72,052	3,74,766	3,78,394	3,91,910	3,95,982	4,10,464	4,14,553	
(4,506)	(12,485)	(16,816)	(17,056)	(22,491)	(21,688)	(20,532)	(22,163)	(23,524)	(25,598)	(26,056)		
Loans,cash-credits and overdrafts	1,05,982	2,94,735	3,37,475	3,20,133	3,43,397	3,46,043	3,49,227	3,61,419	3,65,356	3,78,424	3,81,548	
Inland bills-purchased	3,375	4,660	4,893	4,463	3,945	3,819	4,192	4,217	4,186	4,549	4,741	
Inland bills-discounted	2,336	9,768	10,742	9,826	10,359	10,403	10,118	11,037	11,010	11,684	11,997	
Foreign bills-purchased	2,758	7,930	8,251	7,920	7,616	7,503	7,593	7,869	7,683	7,858	8,292	
Foreign bills-discounted	1,851	6,985	7,476	6,929	6,735	6,998	7,264	7,368	7,747	7,947	7,975	
Cash-Deposit Ratio	13.3	10.2	9.5	10.6	9.5	9.1	9.1	10.2	8.9	8.2	8.1	
Investment- Deposit Ratio	39.0	36.5	35.7	36.7	37.8	38.2	38.0	37.8	38.7	38.2	38.2	
Credit-Deposit Ratio	60.4	54.1	51.7	51.0	50.1	49.8	49.7	50.7	51.1	52.1	52.4	

* : 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'.