

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

(Rs. crore)											
Last Reporting Friday(in case of March) / Last Friday	1990-91	1997-98	1998-99	1999					2000		
1	2	3	4	Feb.	Aug.	Sep.	Oct. (P)	Nov. (P)	Dec. (P)	Jan. (P)	Feb. (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	43,762	44,786	48,238	50,272	48,381	48,552	48,332	49,662
Demand and time deposits from banks (2), (12)	5,443	23,682	32,410	29,911	32,826	33,982	35,024	34,020	35,792	34,894	36,660
Borrowings from banks (3)	967	7,160	12,072	13,207	11,227	13,506	14,301	13,537	11,742	12,638	12,071
Other demand and time liabilities (4)	76	1,445	722	643	733	750	946	823	1,018	799	932
Liabilities to others (1)	2,05,600	6,46,443	7,75,238	7,49,861	8,14,227	8,29,139	8,43,015	8,46,515	8,63,851	8,66,909	8,82,717
Aggregate deposits (5)	1,92,541	5,98,485	7,14,025	6,89,415	7,52,023	7,65,705	7,72,358	7,74,183	7,88,099	7,91,290	8,05,759
Demand	33,192	1,02,513	1,17,423	1,01,938	1,08,472	1,12,978	1,15,220	1,12,385	1,14,330	1,19,321	1,22,868
Time (5)	1,59,349	4,95,972	5,96,602	5,87,477	6,43,552	6,52,727	6,57,137	6,61,798	6,73,768	6,71,969	6,82,891
Borrowings (6)	470	1,279	1,140	1,829	1,589	1,957	3,455	4,424	3,059	2,433	2,501
Other demand and time liabilities (4), (13)	12,589	46,679	60,073	58,617	60,615	61,477	67,203	67,909	72,694	73,186	74,458
Borrowings from Reserve Bank (7)	3,468	395	2,894	4,730	2,771	4,204	7,481	6,721	2,553	4,448	7,451
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-	-	-
Others	3,468	395	2,894	4,730	2,771	4,204	7,481	6,721	2,553	4,448	7,451
Cash in hand and balances with Reserve Bank	25,665	61,305	67,910	73,932	68,759	69,951	78,779	68,902	64,594	64,107	67,644
Cash in hand	1,804	3,608	4,362	4,048	4,277	4,586	4,478	4,587	5,153	4,881	4,547
Balances with Reserve Bank (9)	23,861	57,698	63,548	69,884	64,482	65,365	74,301	64,316	59,441	59,226	63,097

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1	2	3	4	5	6	7	8	9	10	11	12
Assets with the Banking System	5,582	24,243	34,787	34,161	36,596	38,794	37,563	39,398	40,844	38,384	39,001
Balances with other banks	2,846	11,552	13,088	12,082	12,587	12,870	13,368	14,088	15,051	14,993	14,943

In current account	1,793	3,404	4,123	3,773	3,459	3,632	3,696	3,848	3,898	4,082	3,824
In other accounts	1,053	8,148	8,966	8,309	9,128	9,238	9,672	10,240	11,153	10,911	11,119
Money at call and short notice	1,445	8,861	18,172	18,593	20,583	21,733	20,377	21,075	17,591	18,365	18,499
Advances to banks (10)	902	2,163	2,104	1,906	1,920	2,220	2,120	2,039	3,188	2,914	3,456
Other assets	388	1,666	1,422	1,580	1,506	1,970	1,698	2,195	5,013	2,112	2,103
Investment	75,065	2,18,705	2,54,595	2,52,859	2,87,579	2,90,033	2,92,007	2,99,867	3,01,215	3,02,400	3,05,624
Government securities (11)	49,998	1,86,957	2,23,217	2,21,702	2,56,580	2,58,983	2,60,560	2,68,334	2,69,949	2,71,242	2,74,652
Other approved securities	25,067	31,748	31,377	31,157	30,998	31,050	31,447	31,533	31,266	31,158	30,973
Bank credit (14)	1,16,301	3,24,079	3,68,837	3,53,469	3,74,766	3,80,658	3,91,910	3,95,982	4,10,464	4,14,553	4,23,937
	(4,506)	(12,485)	(16,816)	(17,336)	(21,688)	(20,532)	(22,163)	(23,524)	(25,598)	(26,056)	(25,927)
Loans, cash-credits and overdrafts	1,05,982	2,94,735	3,37,475	3,24,263	3,46,043	3,51,333	3,61,419	3,65,356	3,78,424	3,81,548	3,89,900
Inland bills-purchased	3,375	4,660	4,893	4,326	3,819	4,140	4,217	4,186	4,549	4,741	4,854
Inland bills-discounted	2,336	9,768	10,742	9,889	10,403	10,184	11,037	11,010	11,684	11,997	12,146
Foreign bills-purchased	2,758	7,930	8,251	7,853	7,503	7,618	7,869	7,683	7,858	8,292	8,552
Foreign bills-discounted	1,851	6,985	7,476	7,138	6,998	7,384	7,368	7,747	7,947	7,975	8,485
Cash-Deposit Ratio	13.3	10.2	9.5	10.7	9.1	9.1	10.2	8.9	8.2	8.1	8.4
Investment- Deposit Ratio	39.0	36.5	35.7	36.7	38.2	37.9	37.8	38.7	38.2	38.2	37.9
Credit-Deposit Ratio	60.4	54.1	51.7	51.3	49.8	49.7	50.7	51.1	52.1	52.4	52.6

* : 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'.