

No. 3 : All Scheduled Banks – Business in India

(Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	1990-91	1998-99	1999-2000 (P)		1999				2000			
			Apr.	Oct.	Nov.	Dec.	Jan. (P)	Feb. (P)	Mar. (P)	Apr. (P)		
1	2	3	4	5	6	7	8	9	10	11	12	
Number of reporting banks	299	346	351	346	351	350	350	350	350	350	350	
Liabilities to the banking system (1)	6,673	46,943	56,111	50,723	52,826	50,218	51,240	50,406	52,089	56,111	59,505	
Demand and time deposits from banks (2)	5,598	33,875	38,422	34,377	36,083	35,908	37,939	36,638	38,552	38,422	41,458	
Borrowings from banks (3)	998	12,345	16,823	15,552	15,805	13,613	11,907	12,968	12,594	16,823	17,129	
Other demand and time liabilities (4)	77	723	865	794	937	697	1,394	799	943	865	918	
Liabilities to others (1)	2,13,125	8,13,627	9,42,111	8,26,555	8,90,243	8,93,597	9,13,298	9,12,808	9,32,332	9,42,111	9,68,827	
Aggregate deposits (5)	1,99,643	7,51,412 *	8,59,196	7,58,806 *	8,17,636	8,19,176	8,35,417	8,35,918	8,53,886	8,59,196	8,86,423	
Demand	34,823	1,21,565	1,31,936	1,15,194	1,19,416	1,17,873	1,21,772	1,24,010	1,28,086	1,31,936	1,36,654	
Time (5)	1,64,820	6,29,846 *	7,27,260	6,43,612 *	6,98,220	7,01,302	7,13,645	7,11,909	7,25,801	7,27,260	7,49,768	
Borrowings (6)	645	1,192	3,025	3,269	3,841	4,455	2,644	2,486	2,558	3,025	3,890	
Other demand and time liabilities (4)	12,838	61,023 *	79,890	64,480 *	68,767	69,966	75,237	74,403	75,887	79,890	78,514	
Borrowings from Reserve Bank (7)	3,483	2,908	6,523	7,468	7,682	6,947	2,681	4,608	7,622	6,523	7,754	
Against usance bills / promissory notes	-	-	-	-	-	-	-	-	-	-	-	
Others (8)	3,483	2,908	6,523	7,468	7,682	6,947	2,681	4,608	7,622	6,523	7,754	
Cash in hand and balances with Reserve Bank	25,995	69,707	64,525	78,470	81,190	71,459	67,361	66,089	70,266	64,525	70,580	
Cash in hand	1,847	4,579	5,075	4,604	4,916	5,099	6,327	5,247	4,976	5,075	5,574	
Balances with Reserve Bank (9)	24,147	65,127	59,450	73,866	76,274	66,359	61,034	60,842	65,291	59,450	65,006	
Assets with the Banking System	6,848	43,110	52,521	50,656	46,878	51,389	47,091	47,196	48,076	52,521	53,982	

Balances with other banks	3,347	15,852	19,066	16,652	15,748	16,070	17,945	17,526	17,962	19,066	20,453
In current account	1,926	4,779	4,908	4,677	4,144	4,282	4,872	4,720	4,534	4,908	5,393
In other accounts	1,421	11,073	14,158	11,976	11,604	11,788	13,073	12,805	13,429	14,158	15,060
Money at call and short notice	2,201	22,315	26,844	25,731	26,135	26,867	22,991	23,605	23,526	26,844	28,702
Advances to banks (10)	902	3,132	4,197	2,474	3,051	3,086	3,947	3,579	4,108	4,197	2,774
Other assets	398	1,812	2,414	5,799	1,944	5,366	2,207	2,487	2,480	2,414	2,053
Investment	76,831	2,65,431	3,22,769	2,75,820	3,05,749	3,13,575	3,13,939	3,14,979	3,18,862	3,22,769	3,34,635
Government securities (11)	51,086	2,31,906	2,89,329	2,42,136	2,72,376	2,80,130	2,80,801	2,81,507	2,85,574	2,89,329	3,01,145
Other approved securities	25,746	33,525	33,440	33,684	33,373	33,444	33,138	33,472	33,288	33,440	33,490
Bank credit	1,25,575	3,99,471	4,74,220	4,01,462	4,25,639	4,29,867	4,50,250	4,50,103	4,62,894	4,74,220	4,87,300
Loans, cash-credits and overdrafts	1,14,982	3,67,259	4,38,194	3,68,896	3,94,376	3,98,353	4,17,115	4,16,129	4,27,866	4,38,194	4,47,227
Inland bills-purchased	3,532	5,198	5,129	5,149	4,395	4,407	5,014	4,995	5,111	5,129	5,700
Inland bills-discounted	2,409	11,020	13,323	11,798	11,597	11,361	12,006	12,442	12,624	13,323	15,651
Foreign bills-purchased	2,788	8,289	8,877	8,046	7,606	7,622	7,888	8,333	8,592	8,877	9,455
Foreign bills-discounted	1,864	7,704	8,698	7,573	7,665	8,124	8,226	8,205	8,700	8,698	9,267
Cash-Deposit Ratio	13.0	9.3	7.5	10.3	9.9	8.7	8.1	7.9	8.2	7.5	8.0
Investment-Deposit Ratio	38.5	35.3	37.6	36.3	37.4	38.3	37.6	37.7	37.3	37.6	37.8
Credit-Deposit Ratio	62.9	53.2	55.2	52.9	52.1	52.5	53.9	53.8	54.2	55.2	55.0

* : 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'.