

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

Last Reporting Friday(in case of March) / Last Friday	(Rs. in Crores)										
	1990-91	1998-99	1999-2000(P)	1999				2000			
				Apr.	Oct.	Nov.	Dec.	Jan. (P)	Feb. (P)	Mar. (P)	Apr.
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting banks	271	301	299	301	299	298	298	298	298	298	298
Liabilities to the banking system (1)	6,486	45,204	53,488	48,824	50,726	48,201	49,308	48,332	49,662	53,488	51,100
Demand and time deposits from banks (2), (12)	5,443	32,410	36,430	32,890	34,135	34,041	36,204	34,894	36,660	36,430	37,100
Borrowings from banks (3)	967	12,072	16,212	15,140	15,654	13,463	11,713	12,638	12,071	16,212	16,800
Other demand and time liabilities (4)	76	722	846	794	936	697	1,391	799	932	846	800
Liabilities to others (1)	2,05,600	7,75,238	8,91,440	7,87,007	8,45,392	8,48,486	8,68,060	8,66,909	8,82,717	8,91,440	9,10,000
Aggregate deposits (5)	1,92,541	7,14,025 *	8,10,065	7,20,480 *	7,74,071	7,75,349	7,91,505	7,91,290	8,05,759	8,10,065	8,30,000
Demand	33,192	1,17,423	1,26,276	1,10,865	1,14,312	1,12,846	1,17,107	1,19,321	1,22,868	1,26,276	1,30,000
Time (5)	1,59,349	5,96,602 *	6,83,789	6,09,615 *	6,59,760	6,62,503	6,74,398	6,71,969	6,82,891	6,83,789	7,00,000
Borrowings (6)	470	1,140	2,958	3,151	3,780	4,397	2,592	2,433	2,501	2,958	3,000
Other demand and time liabilities (4), (13)	12,589	60,073 *	78,418	63,377 *	67,541	68,740	73,964	73,186	74,458	78,418	77,000
Borrowings from Reserve Bank (7)	3,468	2,894	6,491	7,371	7,481	6,721	2,553	4,448	7,451	6,491	6,500
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-	-	-
Others	3,468	2,894	6,491	7,371	7,481	6,721	2,553	4,448	7,451	6,491	6,500
Cash in hand and balances with Reserve Bank	25,665	67,910	62,101	76,467	78,877	69,076	65,320	64,107	67,644	62,101	66,000
Cash in hand	1,804	4,362	4,681	4,379	4,576	4,760	5,879	4,881	4,547	4,681	4,500
Balances with Reserve Bank (9)	23,861	63,548	57,419	72,089	74,301	64,316	59,441	59,226	63,097	57,419	61,500
Assets with the Banking System	5,582	34,787	43,241	41,956	37,337	42,168	38,185	38,384	39,001	43,241	44,000
Balances with other banks	2,846	13,088	15,742	13,480	13,293	13,619	15,328	14,993	14,943	15,742	15,500
In current account	1,793	4,123	4,121	4,090	3,583	3,736	4,176	4,082	3,824	4,121	4,000
In other accounts	1,053	8,966	11,621	9,389	9,710	9,883	11,152	10,911	11,119	11,621	11,500
Money at call and short notice	1,445	18,172	21,933	21,580	20,192	21,223	17,804	18,365	18,499	21,933	21,000
Advances to banks (10)	902	2,104	3,523	1,494	2,289	2,317	3,191	2,914	3,456	3,523	3,500
Other assets	388	1,422	2,043	5,403	1,563	5,009	1,863	2,112	2,103	2,043	2,000
Investment	75,065	2,54,595	3,08,921	2,64,753	2,93,011	3,00,631	3,01,217	3,02,400	3,05,624	3,08,821	3,30,000
Government securities (11)	49,998	2,23,217	2,77,829	2,33,231	2,61,839	2,69,447	2,70,388	2,71,242	2,74,652	2,77,829	2,80,000
Other approved securities	25,067	31,377	31,092	31,522	31,171	31,184	30,829	31,158	30,973	31,092	30,000
Bank credit (14)	1,16,301	3,68,837	4,34,182	3,70,427	3,92,458	3,96,304	4,15,177	4,14,553	4,23,937	4,34,182	4,40,000
	(4,506)	(16,816)	(25,691)	(20,063)	(22,163)	(23,524)	(25,598)	(26,056)	(25,927)	(25,691)	(27,000)
Loans, cash-credits and overdrafts	1,05,982	3,37,475	3,99,074	3,38,695	3,62,100	3,65,701	3,82,945	3,81,548	3,89,900	3,99,074	4,00,000

Inland bills-purchased	3,375	4,893	4,885	4,851	4,185	4,191	4,794	4,741	4,854	4,885	:
Inland bills-discounted	2,336	10,742	12,894	11,509	11,206	10,957	11,603	11,997	12,146	12,894	1:
Foreign bills-purchased	2,758	8,251	8,824	8,003	7,569	7,589	7,851	8,292	8,552	8,824	:
Foreign bills-discounted	1,851	7,476	8,504	7,368	7,397	7,866	7,984	7,975	8,485	8,504	:
Cash-Deposit Ratio	13.3	9.5	7.7	10.6	10.2	8.9	8.3	8.1	8.4	7.7	
Investment- Deposit Ratio	39.0	35.7	38.1	36.7	37.9	38.8	38.1	38.2	37.9	38.1	
Credit-Deposit Ratio	60.4	51.7	53.6	51.4	50.7	51.1	52.5	52.4	52.6	53.6	

* : 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'.