

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

Last Reporting Friday(in case of March) / Last Friday	1990-91	1998-99	1999-2000(P)	1999					2000		A
				May	Nov.	Dec.	Jan.	Feb. (P)	Mar. (P)		
1	2	3	4	5	6	7	8	9	10		
Number of Reporting banks	271	301	298	298	298	298	298	298	298		
<b>Liabilities to the banking system (1)</b>	<b>6,486</b>	<b>45,204</b>	<b>53,488</b>	<b>46,799</b>	<b>48,201</b>	<b>49,308</b>	<b>47,847</b>	<b>49,662</b>	<b>53,488</b>		
Demand and time deposits from banks (2), (12)	5,443	32,410	36,430	32,132	34,041	36,204	34,470	36,660	36,430		
Borrowings from banks (3)	967	12,072	16,212	13,306	13,463	11,713	12,376	12,071	16,212		
Other demand and time liabilities (4)	76	722	846	1,362	697	1,391	1,001	932	846		
<b>Liabilities to others (1)</b>	<b>2,05,600</b>	<b>7,75,238</b>	<b>8,91,440</b>	<b>7,87,650</b>	<b>8,48,486</b>	<b>8,68,060</b>	<b>8,68,192</b>	<b>8,82,717</b>	<b>8,91,440</b>	<b>9,</b>	
<b>Aggregate deposits (5)</b>	<b>1,92,541</b>	<b>7,14,025 *</b>	<b>8,10,065</b>	<b>7,22,359 *</b>	<b>7,75,349</b>	<b>7,91,505</b>	<b>7,92,747</b>	<b>8,05,759</b>	<b>8,10,065</b>	<b>8,</b>	
Demand	33,192	1,17,423	1,26,276	1,08,131	1,12,846	1,17,107	1,19,391	1,22,868	1,26,276	1,	
Time (5)	1,59,349	5,96,602 *	6,83,789	6,14,228 *	6,62,503	6,74,398	6,73,355	6,82,891	6,83,789	7,	
Borrowings (6)	470	1,140	2,958	3,848	4,397	2,592	2,435	2,501	2,958		
Other demand and time liabilities (4), (13)	12,589	60,073 *	78,418	61,443 *	68,740	73,964	73,011	74,458	78,418		
<b>Borrowings from Reserve Bank (7)</b>	<b>3,468</b>	<b>2,894</b>	<b>6,491</b>	<b>8,415</b>	<b>6,721</b>	<b>2,553</b>	<b>4,448</b>	<b>7,451</b>	<b>6,491</b>		
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-		
Others	3,468	2,894	6,491	8,415	6,721	2,553	4,448	7,451	6,491		
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>67,910</b>	<b>62,101</b>	<b>76,301</b>	<b>69,076</b>	<b>65,320</b>	<b>64,255</b>	<b>67,644</b>	<b>62,101</b>		
Cash in hand	1,804	4,362	4,681	4,538	4,760	5,879	5,029	4,547	4,681		
Balances with Reserve Bank (9)	23,861	63,548	57,419	71,763	64,316	59,441	59,226	63,097	57,419		
<b>Assets with the Banking System</b>	<b>5,582</b>	<b>34,787</b>	<b>43,241</b>	<b>33,641</b>	<b>42,168</b>	<b>38,185</b>	<b>37,637</b>	<b>39,001</b>	<b>43,241</b>		
Balances with other banks	2,846	13,088	15,742	12,875	13,619	15,328	14,605	14,943	15,742		
In current account	1,793	4,123	4,121	3,783	3,736	4,176	4,174	3,824	4,121		
In other accounts	1,053	8,966	11,621	9,092	9,883	11,152	10,432	11,119	11,621		
Money at call and short notice	1,445	18,172	21,933	17,962	21,223	17,804	18,302	18,499	21,933		
Advances to banks (10)	902	2,104	3,523	1,480	2,317	3,191	2,948	3,456	3,523		
Other assets	388	1,422	2,043	1,323	5,009	1,863	1,781	2,103	2,043		
<b>Investment</b>	<b>75,065</b>	<b>2,54,595</b>	<b>3,08,921</b>	<b>2,71,497</b>	<b>3,00,631</b>	<b>3,01,217</b>	<b>3,02,297</b>	<b>3,05,624</b>	<b>3,08,921</b>	<b>3,</b>	
Government securities (11)	49,998	2,23,217	2,77,829	2,39,473	2,69,447	2,70,388	2,71,582	2,74,652	2,77,829	2,	
Other approved securities	25,067	31,377	31,092	32,024	31,184	30,829	30,716	30,973	31,092		
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>3,68,837</b>	<b>4,34,182</b>	<b>3,66,825</b>	<b>3,96,304</b>	<b>4,15,177</b>	<b>4,15,288</b>	<b>4,23,937</b>	<b>4,34,182</b>	<b>4,</b>	
	<b>(4,506)</b>	<b>(16,816)</b>	<b>(25,691)</b>	<b>(22,713)</b>	<b>(23,524)</b>	<b>(25,598)</b>	<b>(26,056)</b>	<b>(25,927)</b>	<b>(25,691)</b>	<b>(2)</b>	
Loans, cash-credits and overdrafts	1,05,982	3,37,475	3,99,074	3,37,169	3,65,701	3,82,945	3,82,585	3,89,900	3,99,074	4,	
Inland bills-purchased	3,375	4,893	4,885	4,198	4,191	4,794	4,747	4,854	4,885		

Inland bills-discounted	2,336	10,742	12,894	10,278	10,957	11,603	11,958	12,146	12,894
Foreign bills-purchased	2,758	8,251	8,824	7,720	7,589	7,851	7,941	8,552	8,824
Foreign bills-discounted	1,851	7,476	8,504	7,461	7,866	7,984	8,057	8,485	8,504
Cash-Deposit Ratio	13.3	9.5	7.7	10.6	8.9	8.3	8.1	8.4	7.7
Investment- Deposit Ratio	39.0	35.7	38.1	37.6	38.8	38.1	38.1	37.9	38.1
Credit-Deposit Ratio	60.4	51.7	53.6	50.8	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](#)'.