

No. 3 : All Scheduled Banks – Business in India

(Rs. cr)

Last Reporting Friday (in case of March) / Last Friday	1990-91	1998-99	1999-2000	1999			2000				
				Aug.	Feb.	Mar.	Apr.	May (P)	Jun. (P)	Jul. (P)	Aug.
1	2	3	4	5	6	7	8	9	10	11	
Number of reporting banks	299	346	364	351	365	364	364	364	364	364	
Liabilities to the banking system (1)	6,673	46,943	56,233	46,849	51,739	56,233	60,078	58,075	58,148	57,520	60,
Demand and time deposits from banks (2)	5,598	33,875	38,699	34,760	37,719	38,699	41,731	40,009	40,898	43,799	44,
Borrowings from banks (3)	998	12,345	16,655	11,356	13,006	16,655	17,360	16,761	16,101	12,641	14,
Other demand and time liabilities (4)	77	723	880	734	1,014	880	987	1,305	1,148	1,079	1,
Liabilities to others (1)	2,13,125	8,13,627	9,44,813	8,56,637	9,34,809	9,44,813	9,66,977	9,74,552	9,82,488	9,83,578	9,94,
Aggregate deposits (5)	1,99,643	7,51,412 *	8,62,098	7,93,337	8,56,171	8,62,098	8,86,231	8,91,717	9,02,294	9,04,238	9,11,
Demand	34,823	1,21,565	1,33,000	1,13,318	1,29,840	1,33,000	1,35,093	1,34,634	1,34,068	1,29,615	1,28,
Time (5)	1,64,820	6,29,846 *	7,29,098	6,80,019	7,26,331	7,29,098	7,51,139	7,57,082	7,68,226	7,74,622	7,83,
Borrowings (6)	645	1,192	2,801	1,646	2,566	2,801	4,534	5,679	2,527	2,685	2,
Other demand and time liabilities (4)	12,838	61,023 *	79,914	61,653	76,072	79,914	76,212	77,157	77,667	76,655	80,
Borrowings from Reserve Bank (7)	3,483	2,908	6,523	2,882	7,622	6,523	7,754	10,853	8,928	5,960	6,
Against usance bills / promissory notes	-	-	-	-	-	-	-	-	-	-	-
Others (8)	3,483	2,908	6,523	2,882	7,622	6,523	7,754	10,853	8,928	5,960	6,
Cash in hand and balances with Reserve Bank	25,995	69,707	65,178	70,863	70,469	65,178	70,896	72,687	69,387	67,774	70,
Cash in hand	1,847	4,579	5,728	4,565	5,179	5,728	5,890	5,796	5,978	5,933	5,
Balances with Reserve Bank (9)	24,147	65,127	59,450	66,298	65,291	59,450	65,006	66,891	63,409	61,841	64,
Assets with the Banking System	6,848	43,110	52,702	45,189	48,151	52,702	54,418	52,048	47,440	46,820	48,
Balances with other banks	3,347	15,852	19,525	15,060	18,006	19,525	21,602	20,424	19,154	18,668	18,
In current account	1,926	4,779	5,031	4,060	4,538	5,031	5,634	5,589	5,276	4,779	4,
In other accounts	1,421	11,073	14,495	11,000	13,467	14,495	15,967	14,836	13,878	13,889	13,
Money at call and short notice	2,201	22,315	26,670	25,496	23,449	26,670	27,669	26,477	23,127	22,877	23,
Advances to banks (10)	902	3,132	4,204	2,683	4,310	4,204	2,407	2,569	1,981	2,010	3,
Other assets	398	1,812	2,303	1,951	2,386	2,303	2,740	2,578	3,178	3,265	3,
Investment	76,831	2,65,431	3,22,836	2,99,731	3,19,418	3,22,836	3,38,545	3,44,725	3,43,393	3,46,872	3,48,
Government securities (11)	51,086	2,31,906	2,90,002	2,66,596	2,86,450	2,90,002	3,05,653	3,11,197	3,09,953	3,13,548	3,15,
Other approved securities	25,746	33,525	32,834	33,135	32,968	32,834	32,892	33,529	33,441	33,324	33,
Bank credit	1,25,575	3,99,471	4,76,025	4,06,631	4,63,837	4,76,025	4,85,286	4,83,179	4,96,465	4,98,758	5,03,
Loans, cash-credits and overdrafts	1,14,982	3,67,259	4,40,056	3,77,045	4,28,914	4,40,056	4,46,094	4,43,956	4,57,403	4,60,096	4,64,
Inland bills-purchased	3,532	5,198	5,032	4,091	5,043	5,032	5,182	5,195	5,171	5,054	4,
Inland bills-discounted	2,409	11,020	13,186	10,714	12,450	13,186	15,555	15,440	15,591	15,591	16,

Foreign bills-purchased	2,788	8,289	8,939	7,543	8,792	8,939	9,181	8,456	9,013	8,909	8,
Foreign bills-discounted	1,864	7,704	8,812	7,237	8,638	8,812	9,274	10,133	9,287	9,108	9,
Cash-Deposit Ratio	13.0	9.3	7.6	8.9	8.2	7.6	8.0	8.2	7.7	7.5	
Investment-Deposit Ratio	38.5	35.3	37.4	37.8	37.3	37.4	38.2	38.7	38.1	38.4	:
Credit-Deposit Ratio	62.9	53.2	55.2	51.3	54.2	55.2	54.8	54.2	55.0	55.2	:

* : 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'.