

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

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)
1	2	3	4	5	6	7	8	9	10	11
Number of Reporting banks	271	301	297	299	298	297	297	297	297	297
<b>Liabilities to the banking system(1)</b>	<b>6,486</b>	<b>45,204</b>	<b>53,838</b>	<b>44,786</b>	<b>49,428</b>	<b>53,838</b>	<b>57,166</b>	<b>55,105</b>	<b>54,815</b>	<b>52,109</b>
Demand and time deposits from banks(2),(12)	5,443	32,410	36,711	32,826	35,827	36,711	39,347	37,682	38,568	39,207
Borrowings from banks(3)	967	12,072	16,266	11,227	12,598	16,266	16,832	16,127	15,105	11,836
Other demand and time liabilities(4)	76	722	861	733	1,002	861	986	1,297	1,142	1,065
<b>Liabilities to others(1)</b>	<b>2,05,600</b>	<b>7,75,238</b>	<b>8,94,520</b>	<b>8,14,227</b>	<b>8,85,027</b>	<b>8,94,520</b>	<b>9,15,261</b>	<b>9,22,274</b>	<b>9,28,827</b>	<b>9,31,553</b>
<b>Aggregate deposits(5)</b>	<b>1,92,541</b>	<b>7,14,025 *</b>	<b>8,13,345</b>	<b>7,52,023</b>	<b>8,07,888</b>	<b>8,13,345</b>	<b>8,36,252</b>	<b>8,41,114</b>	<b>8,50,425</b>	<b>8,53,893</b>
Demand	33,192	1,17,423	1,27,366	1,08,472	1,24,579	1,27,366	1,29,265	1,28,760	1,28,283	1,23,837
Time(5)	1,59,349	5,96,602 *	6,85,978	6,43,552	6,83,310	6,85,978	7,06,987	7,12,354	7,22,142	7,30,056
Borrowings(6)	470	1,140	2,734	1,589	2,509	2,734	4,387	5,551	2,424	2,577
Other demand and time liabilities(4),(13)	12,589	60,073 *	78,442	60,615	74,630	78,442	74,622	75,609	75,978	75,083
<b>Borrowings from Reserve Bank(7)</b>	<b>3,468</b>	<b>2,894</b>	<b>6,491</b>	<b>2,771</b>	<b>7,451</b>	<b>6,491</b>	<b>7,548</b>	<b>10,628</b>	<b>8,713</b>	<b>5,847</b>
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-	-
Others	3,468	2,894	6,491	2,771	7,451	6,491	7,548	10,628	8,713	5,847
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>67,910</b>	<b>62,750</b>	<b>68,759</b>	<b>67,848</b>	<b>62,750</b>	<b>68,092</b>	<b>69,837</b>	<b>66,494</b>	<b>65,169</b>
Cash in hand	1,804	4,362	5,330	4,277	4,752	5,330	5,487	5,415	5,563	5,426
Balances with Reserve Bank(9)	23,861	63,548	57,419	64,482	63,097	57,419	62,605	64,422	60,932	59,743
<b>Assets with the Banking System</b>	<b>5,582</b>	<b>34,787</b>	<b>43,448</b>	<b>36,596</b>	<b>38,810</b>	<b>43,448</b>	<b>45,384</b>	<b>42,972</b>	<b>37,709</b>	<b>36,982</b>
Balances with other banks	2,846	13,088	16,307	12,587	14,792	16,307	18,189	17,030	15,499	14,866
In current account	1,793	4,123	4,301	3,459	3,770	4,301	4,812	4,888	4,347	3,866
In other accounts	1,053	8,966	12,006	9,128	11,022	12,006	13,377	12,142	11,152	11,000
Money at call and short notice	1,445	18,172	21,680	20,583	18,351	21,680	23,080	21,863	18,152	17,927
Advances to banks (10)	902	2,104	3,542	1,920	3,659	3,542	2,379	2,514	1,930	1,980
Other assets	388	1,422	1,919	1,506	2,008	1,919	1,735	1,565	2,128	2,209
<b>Investment</b>	<b>75,065</b>	<b>2,54,595</b>	<b>3,08,944</b>	<b>2,87,579</b>	<b>3,06,144</b>	<b>3,08,944</b>	<b>3,23,932</b>	<b>3,29,614</b>	<b>3,27,682</b>	<b>3,30,952</b>
Government securities (11)	49,998	2,23,217	2,78,456	2,56,580	2,75,491	2,78,456	2,93,478	2,98,524	2,96,692	3,00,172
Other approved securities	25,067	31,377	30,488	30,998	30,652	30,488	30,454	31,090	30,990	30,780
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>3,68,837</b>	<b>4,35,958</b>	<b>3,74,766</b>	<b>4,24,584</b>	<b>4,35,958</b>	<b>4,44,552</b>	<b>4,42,956</b>	<b>4,55,261</b>	<b>4,57,503</b>
	<b>(4,506)</b>	<b>(16,816)</b>	<b>(25,691)</b>	<b>(21,688)</b>	<b>(25,927)</b>	<b>(25,691)</b>	<b>(27,790)</b>	<b>(30,843)</b>	<b>(33,182)</b>	<b>(32,808)</b>
Loans,cash-credits and overdrafts	1,05,982	3,37,475	4,00,907	3,46,043	3,90,651	4,00,907	4,06,333	4,04,714	4,17,276	4,19,869
Inland bills-purchased	3,375	4,893	4,788	3,819	4,786	4,788	4,941	4,935	4,945	4,797
Inland bills-discounted	2,336	10,742	12,758	10,403	11,972	12,758	15,101	15,012	15,046	15,123

Foreign bills-purchased	2,758	8,251	8,886	7,503	8,751	8,886	9,137	8,396	8,955	8,851
Foreign bills-discounted	1,851	7,476	8,619	6,998	8,423	8,619	9,040	9,900	9,039	8,863
Cash-Deposit Ratio	13.3	9.5	7.7	9.1	8.4	7.7	8.1	8.3	7.8	7.6
Investment- Deposit Ratio	39.0	35.7	38.0	38.2	37.9	38.0	38.7	39.2	38.5	38.8
Credit-Deposit Ratio	60.4	51.7	53.6	49.8	52.6	53.6	53.2	52.7	53.5	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'.