

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	2000							
				Sep.	Mar.	Apr.	May	Jun. (P)	Jul. (P)	Aug. (P)	Sep. (P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of reporting banks	299	346	364	351	364	364	364	364	364	364	364
Liabilities to the banking system (1)	6,673	46,943	56,233	50,360	56,233	60,078	58,536	58,148	57,520	60,571	61,868
Demand and time deposits from banks (2)	5,598	33,875	38,699	35,973	38,699	41,731	40,513	40,898	43,799	44,159	43,801
Borrowings from banks (3)	998	12,345	16,655	13,637	16,655	17,360	16,508	16,101	12,641	14,933	16,815
Other demand and time liabilities (4)	77	723	880	750	880	987	1,515	1,148	1,079	1,480	1,252
Liabilities to others (1)	2,13,125	8,13,627	9,44,813	8,72,699	9,44,813	9,66,977	9,76,096	9,82,488	9,83,578	9,94,535	10,28,691
Aggregate deposits (5)	1,99,643	7,51,412 *	8,62,098	8,08,140	8,62,098	8,86,231	8,92,992	9,02,294	9,04,238	9,11,477	9,39,298
Demand	34,823	1,21,565	1,33,000	1,17,736	1,33,000	1,35,093	1,34,586	1,34,068	1,29,615	1,28,094	1,37,983
Time (5)	1,64,820	6,29,846 *	7,29,098	6,90,404	7,29,098	7,51,139	7,58,407	7,68,226	7,74,622	7,83,384	8,01,315
Borrowings (6)	645	1,192	2,801	2,019	2,801	4,534	6,189	2,527	2,685	2,753	5,390
Other demand and time liabilities (4)	12,838	61,023 *	79,914	62,539	79,914	76,212	76,915	77,667	76,655	80,305	84,003
Borrowings from Reserve Bank (7)	3,483	2,908	6,523	4,370	6,523	7,754	10,853	8,928	5,960	6,353	6,832
Against usance bills / promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others (8)	3,483	2,908	6,523	4,370	6,523	7,754	10,853	8,928	5,960	6,353	6,832
Cash in hand and balances with Reserve Bank	25,995	69,707	65,178	72,130	65,178	70,896	72,764	69,387	67,774	70,560	81,457
Cash in hand	1,847	4,579	5,728	4,898	5,728	5,890	5,873	5,978	5,933	5,650	5,761
Balances with Reserve Bank (9)	24,147	65,127	59,450	67,233	59,450	65,006	66,891	63,409	61,841	64,910	75,696
Assets with the Banking System	6,848	43,110	52,702	47,692	52,702	54,418	52,465	47,440	46,820	48,153	49,190
Balances with other banks	3,347	15,852	19,525	15,367	19,525	21,602	19,908	19,154	18,668	18,668	19,186
In current account	1,926	4,779	5,031	4,174	5,031	5,634	5,293	5,276	4,779	4,706	4,527
In other accounts	1,421	11,073	14,495	11,193	14,495	15,967	14,615	13,878	13,889	13,961	14,660
Money at call and short notice	2,201	22,315	26,670	26,908	26,670	27,669	27,133	23,127	22,877	23,071	24,240
Advances to banks (10)	902	3,132	4,204	2,979	4,204	2,407	2,721	1,981	2,010	3,158	2,851
Other assets	398	1,812	2,303	2,439	2,303	2,740	2,704	3,178	3,265	3,257	2,913
Investment	76,831	2,65,431	3,22,836	3,02,755	3,22,836	3,38,545	3,45,566	3,43,393	3,46,872	3,48,600	3,52,799
Government securities (11)	51,086	2,31,906	2,90,002	2,69,497	2,90,002	3,05,653	3,12,482	3,09,953	3,13,548	3,15,001	3,19,197
Other approved securities	25,746	33,525	32,834	33,259	32,834	32,892	33,084	33,441	33,324	33,600	33,602

Bank credit	1,25,575	3,99,471	4,76,025	4,13,504	4,76,025	4,85,286	4,82,631	4,96,465	4,98,758	5,03,359	5,13,595
Loans, cash-credits and overdrafts	1,14,982	3,67,259	4,40,056	3,83,281	4,40,056	4,46,094	4,44,057	4,57,403	4,60,096	4,64,512	4,74,021
Inland bills-purchased	3,532	5,198	5,032	4,375	5,032	5,182	4,985	5,171	5,054	4,605	4,879
Inland bills-discounted	2,409	11,020	13,186	10,583	13,186	15,555	15,587	15,591	15,591	16,317	17,086
Foreign bills-purchased	2,788	8,289	8,939	7,653	8,939	9,181	8,954	9,013	8,909	8,729	8,946
Foreign bills-discounted	1,864	7,704	8,812	7,612	8,812	9,274	9,048	9,287	9,108	9,195	8,663
Cash-Deposit Ratio	13.0	9.3	7.6	8.9	7.6	8.0	8.1	7.7	7.5	7.7	8.7
Investment-Deposit Ratio	38.5	35.3	37.4	37.5	37.4	38.2	38.7	38.1	38.4	38.2	37.6
Credit-Deposit Ratio	62.9	53.2	55.2	51.2	55.2	54.8	54.0	55.0	55.2	55.2	54.7

* : 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'.