

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

(Rs. crore)

Last Reporting Friday(in case of March) / Last Friday	1990-91	1998-99	1999-2000	1999		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	271	301	297	299	297	297	297	297	297	297	297
Liabilities to the banking system(1)	6,486	45,204	53,838	48,238	53,838	57,166	55,650	54,815	52,109	55,296	56,249
Demand and time deposits from banks(2),(12)	5,443	32,410	36,711	33,982	36,711	39,347	38,185	38,568	39,207	39,590	39,320
Borrowings from banks(3)	967	12,072	16,266	13,506	16,266	16,832	15,959	15,105	11,836	14,229	15,735
Other demand and time liabilities(4)	76	722	861	750	861	986	1,506	1,142	1,065	1,478	1,194
Liabilities to others(1)	2,05,600	7,75,238	8,94,520	8,29,139	8,94,520	9,15,261	9,23,248	9,28,827	9,31,553	9,42,367	9,75,546
Aggregate deposits(5)	1,92,541	7,14,025 *	8,13,345	7,65,705	8,13,345	8,36,252	8,41,827	8,50,425	8,53,893	8,60,983	8,88,034
Demand	33,192	1,17,423	1,27,366	1,12,978	1,27,366	1,29,265	1,28,641	1,28,283	1,23,837	1,22,444	1,32,100
Time(5)	1,59,349	5,96,602 *	6,85,978	6,52,727	6,85,978	7,06,987	7,13,187	7,22,142	7,30,056	7,38,539	7,55,934
Borrowings(6)	470	1,140	2,734	1,957	2,734	4,387	6,060	2,424	2,577	2,668	5,272
Other demand and time liabilities(4),(13)	12,589	60,073 *	78,442	61,477	78,442	74,622	75,360	75,978	75,083	78,717	82,240
Borrowings from Reserve Bank(7)	3,468	2,894	6,491	4,204	6,491	7,548	10,628	8,713	5,847	6,251	6,719
Against usance bills/promissory notes	—	—	—	—	—	—	—	—	—	—	—
Others	3,468	2,894	6,491	4,204	6,491	7,548	10,628	8,713	5,847	6,251	6,719
Cash in hand and balances with Reserve Bank	25,665	67,910	62,750	69,951	62,750	68,092	69,893	66,494	65,169	67,771	78,260
Cash in hand	1,804	4,362	5,330	4,586	5,330	5,487	5,471	5,563	5,426	5,203	5,346
Balances with Reserve Bank(9)	23,861	63,548	57,419	65,365	57,419	62,605	64,422	60,932	59,743	62,568	72,915
Assets with the Banking System	5,582	34,787	43,448	38,794	43,448	45,384	42,996	37,709	36,982	38,359	39,726
Balances with other banks	2,846	13,088	16,307	12,870	16,307	18,189	16,496	15,499	14,866	14,916	15,585
In current account	1,793	4,123	4,301	3,632	4,301	4,812	4,543	4,347	3,866	3,843	3,780
In other accounts	1,053	8,966	12,006	9,238	12,006	13,377	11,953	11,152	11,000	11,073	11,805
Money at call and short notice	1,445	18,172	21,680	21,733	21,680	23,080	22,151	18,152	17,927	18,127	19,546
Advances to banks (10)	902	2,104	3,542	2,220	3,542	2,379	2,666	1,930	1,980	3,151	2,841
Other assets	388	1,422	1,919	1,970	1,919	1,735	1,684	2,128	2,209	2,166	1,754
Investment	75,065	2,54,595	3,08,944	2,90,033	3,08,944	3,23,932	3,30,251	3,27,682	3,30,952	3,32,521	3,36,295
Government securities (11)	49,998	2,23,217	2,78,456	2,58,983	2,78,456	2,93,478	2,99,600	2,96,692	3,00,172	3,01,484	3,05,286
Other approved securities	25,067	31,377	30,488	31,050	30,488	30,454	30,651	30,990	30,780	31,037	31,009

Bank credit (14)	1,16,301	3,68,837	4,35,958	3,80,658	4,35,958	4,44,552	4,42,493	4,55,261	4,57,503	4,61,769	4,71,248
	(4,506)	(16,816)	(25,691)	(20,532)	(25,691)	(27,790)	(30,843)	(33,182)	(32,808)	(32,636)	(32,131)
Loans,cash-credits and overdrafts	1,05,982	3,37,475	4,00,907	3,51,333	4,00,907	4,06,333	4,04,900	4,17,276	4,19,869	4,23,977	4,32,763
Inland bills-purchased	3,375	4,893	4,788	4,140	4,788	4,941	4,724	4,945	4,797	4,340	4,622
Inland bills-discounted	2,336	10,742	12,758	10,184	12,758	15,101	15,159	15,046	15,123	15,844	16,573
Foreign bills-purchased	2,758	8,251	8,886	7,618	8,886	9,137	8,894	8,955	8,851	8,669	8,890
Foreign bills-discounted	1,851	7,476	8,619	7,384	8,619	9,040	8,815	9,039	8,863	8,939	8,401
Cash-Deposit Ratio	13.3	9.5	7.7	9.1	7.7	8.1	8.3	7.8	7.6	7.9	8.8
Investment- Deposit Ratio	39.0	35.7	38.0	37.9	38.0	38.7	39.2	38.5	38.8	38.6	37.9
Credit-Deposit Ratio	60.4	51.7	53.6	49.7	53.6	53.2	52.6	53.5	53.6	53.6	53.1

* : : 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'.