

### No. 3 : All Scheduled Banks – Business in India

Last Reporting Friday (in case of March) / Last Friday	(Rs. crore)										
	1990-91	1998-99	1999-2000	1999	2000						
	2	3	4	Oct.	Apr.	May	Jun.	Jul. (P)	Aug. (P)	Sep. (P)	Oct. (P)
Number of reporting banks	299	346	364	351	364	364	364	364	364	364	364
<b>Liabilities to the banking system (1)</b>	<b>6,673</b>	<b>46,943</b>	<b>56,233</b>	<b>52,826</b>	<b>60,078</b>	<b>58,536</b>	<b>60,209</b>	<b>57,520</b>	<b>60,571</b>	<b>61,868</b>	<b>62,118</b>
Demand and time deposits from banks (2)	5,598	33,875	38,699	36,083	41,731	40,513	43,108	43,799	44,159	43,801	40,634
Borrowings from banks (3)	998	12,345	16,655	15,805	17,360	16,508	15,973	12,641	14,933	16,815	20,135
Other demand and time liabilities (4)	77	723	880	937	987	1,515	1,128	1,079	1,480	1,252	1,349
<b>Liabilities to others (1)</b>	<b>2,13,125</b>	<b>8,13,627</b>	<b>9,44,813</b>	<b>8,90,243</b>	<b>9,66,977</b>	<b>9,76,096</b>	<b>9,84,866</b>	<b>9,83,578</b>	<b>9,94,535</b>	<b>10,28,691</b>	<b>10,29,643</b>
<b>Aggregate deposits (5)</b>	<b>1,99,643</b>	<b>7,51,412 *</b>	<b>8,62,098</b>	<b>8,17,636</b>	<b>8,86,231</b>	<b>8,92,992</b>	<b>9,03,640</b>	<b>9,04,238</b>	<b>9,11,477</b>	<b>9,39,298</b>	<b>9,41,691</b>
Demand	34,823	1,21,565	1,33,000	1,19,416	1,35,093	1,34,586	1,36,167	1,29,615	1,28,094	1,37,983	1,36,036
Time (5)	1,64,820	6,29,846 *	7,29,098	6,98,220	7,51,139	7,58,407	7,67,473	7,74,622	7,83,384	8,01,315	8,05,655
Borrowings (6)	645	1,192	2,801	3,841	4,534	6,189	2,558	2,685	2,753	5,390	6,974
Other demand and time liabilities (4)	12,838	61,023 *	79,914	68,767	76,212	76,915	78,668	76,655	80,305	84,003	80,978
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>2,908</b>	<b>6,523</b>	<b>7,682</b>	<b>7,754</b>	<b>10,853</b>	<b>8,928</b>	<b>5,960</b>	<b>6,353</b>	<b>6,832</b>	<b>6,380</b>
Against usance bills / promissory notes	-	-	-	-	-	-	-	-	-	-	-
Others (8)	3,483	2,908	6,523	7,682	7,754	10,853	8,928	5,960	6,353	6,832	6,380
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>69,707</b>	<b>65,178</b>	<b>81,190</b>	<b>70,896</b>	<b>72,764</b>	<b>69,567</b>	<b>67,774</b>	<b>70,560</b>	<b>81,457</b>	<b>75,499</b>
Cash in hand	1,847	4,579	5,728	4,916	5,890	5,873	6,158	5,933	5,650	5,761	6,067
<b>Balances with Reserve Bank (9)</b>	<b>24,147</b>	<b>65,127</b>	<b>59,450</b>	<b>76,274</b>	<b>65,006</b>	<b>66,891</b>	<b>63,409</b>	<b>61,841</b>	<b>64,910</b>	<b>75,696</b>	<b>69,431</b>
(Rs. crore)											
Last Reporting Friday (in case of March) / Last Friday	1990-91	1998-99	1999-2000	1999	2000						
	2	3	4	Oct.	Apr.	May	Jun.	Jul. (P)	Aug. (P)	Sep. (P)	Oct. (P)
	1	2	3	4	5	6	7	8	9	10	11
<b>Assets with the Banking System</b>	<b>6,848</b>	<b>43,110</b>	<b>52,702</b>	<b>46,878</b>	<b>54,418</b>	<b>52,465</b>	<b>47,679</b>	<b>46,820</b>	<b>48,153</b>	<b>49,190</b>	<b>52,342</b>
Balances with other banks	3,347	15,852	19,525	15,748	21,602	19,908	18,833	18,668	18,668	19,186	19,428
In current account	1,926	4,779	5,031	4,144	5,634	5,293	5,239	4,779	4,706	4,527	4,790
In other accounts	1,421	11,073	14,495	11,604	15,967	14,615	13,593	13,889	13,961	14,660	14,638
Money at call and short notice	2,201	22,315	26,670	26,135	27,669	27,133	23,465	22,877	23,071	24,240	26,493
Advances to banks (10)	902	3,132	4,204	3,051	2,407	2,721	2,136	2,010	3,158	2,851	3,290
Other assets	398	1,812	2,303	1,944	2,740	2,704	3,245	3,265	3,257	2,913	3,131
<b>Investment</b>	<b>76,831</b>	<b>2,65,431</b>	<b>3,22,836</b>	<b>3,05,749</b>	<b>3,38,545</b>	<b>3,45,566</b>	<b>3,43,607</b>	<b>3,46,872</b>	<b>3,48,600</b>	<b>3,52,799</b>	<b>3,55,990</b>
Government securities (11)	51,086	2,31,906	2,90,002	2,72,376	3,05,653	3,12,482	3,10,576	3,13,548	3,15,001	3,19,197	3,22,386
Other approved securities	25,746	33,525	32,834	33,373	32,892	33,084	33,031	33,324	33,600	33,602	33,604
<b>Bank credit</b>	<b>1,25,575</b>	<b>3,99,471</b>	<b>4,76,025</b>	<b>4,25,639</b>	<b>4,85,286</b>	<b>4,82,631</b>	<b>5,01,550</b>	<b>4,98,758</b>	<b>5,03,359</b>	<b>5,13,595</b>	<b>5,23,135</b>
Loans, cash-credits and overdrafts	1,14,982	3,67,259	4,40,056	3,94,376	4,46,094	4,44,057	4,62,625	4,60,096	4,64,512	4,74,021	4,82,312

Inland bills-purchased	3,532	5,198	5,032	4,395	5,182	4,985	5,276	5,054	4,605	4,879	5,204
Inland bills-discounted	2,409	11,020	13,186	11,597	15,555	15,587	15,406	15,591	16,317	17,086	17,769
Foreign bills-purchased	2,788	8,289	8,939	7,606	9,181	8,954	8,971	8,909	8,729	8,946	9,056
Foreign bills-discounted	1,864	7,704	8,812	7,665	9,274	9,048	9,271	9,108	9,195	8,663	8,794
Cash-Deposit Ratio	13.0	9.3	7.6	9.9	8.0	8.1	7.7	7.5	7.7	8.7	8.0
Investment-Deposit Ratio	38.5	35.3	37.4	37.4	38.2	38.7	38.0	38.4	38.2	37.6	37.8
<u>Credit-Deposit Ratio</u>	<u>62.9</u>	<u>53.2</u>	<u>55.2</u>	<u>52.1</u>	<u>54.8</u>	<u>54.0</u>	<u>55.5</u>	<u>55.2</u>	<u>55.2</u>	<u>54.7</u>	<u>55.6</u>

\* : 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'.