

## No. 4 : All Scheduled Commercial 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                            | 271             | 301               | 297             | 299             | 297             | 297             | 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>50,726</b>   | <b>57,166</b>   | <b>55,650</b>   | <b>55,039</b>   | <b>52,109</b>   | <b>55,296</b>   | <b>56,249</b>   | <b>56,498</b>   |
| Demand and time deposits from banks(2),(12)          | 5,443           | 32,410            | 36,711          | 34,135          | 39,347          | 38,185          | 38,654          | 39,207          | 39,590          | 39,320          | 38,239          |
| Borrowings from banks(3)                             | 967             | 12,072            | 16,266          | 15,654          | 16,832          | 15,959          | 15,264          | 11,836          | 14,229          | 15,735          | 16,965          |
| Other demand and time liabilities(4)                 | 76              | 722               | 861             | 936             | 986             | 1,506           | 1,121           | 1,065           | 1,478           | 1,194           | 1,293           |
| <b>Liabilities to others(1)</b>                      | <b>2,05,600</b> | <b>7,75,238</b>   | <b>8,94,520</b> | <b>8,45,392</b> | <b>9,15,261</b> | <b>9,23,248</b> | <b>9,33,312</b> | <b>9,31,553</b> | <b>9,42,367</b> | <b>9,75,546</b> | <b>9,76,103</b> |
| <b>Aggregate deposits(5)</b>                         | <b>1,92,541</b> | <b>7,14,025 *</b> | <b>8,13,345</b> | <b>7,74,071</b> | <b>8,36,252</b> | <b>8,41,827</b> | <b>8,53,906</b> | <b>8,53,893</b> | <b>8,60,983</b> | <b>8,88,034</b> | <b>8,90,180</b> |
| Demand   | 33,192          | 1,17,423          | 1,27,366        | 1,14,312        | 1,29,265        | 1,28,641        | 1,30,239        | 1,23,837        | 1,22,444        | 1,32,100        | 1,30,363        |
| Time(5)  | 1,59,349        | 5,96,602 *        | 6,85,978        | 6,59,760        | 7,06,987        | 7,13,187        | 7,23,667        | 7,30,056        | 7,38,539        | 7,55,934        | 7,59,817        |
| Borrowings(6)  | 470             | 1,140             | 2,734           | 3,780           | 4,387           | 6,060           | 2,455           | 2,577           | 2,668           | 5,272           | 6,841           |
| Other demand and time liabilities(4),(13)            | 12,589          | 60,073 *          | 78,442          | 67,541          | 74,622          | 75,360          | 76,951          | 75,083          | 78,717          | 82,240          | 79,082          |
| <b>Borrowings from Reserve Bank(7)</b>               | <b>3,468</b>    | <b>2,894</b>      | <b>6,491</b>    | <b>7,481</b>    | <b>7,548</b>    | <b>10,628</b>   | <b>8,713</b>    | <b>5,847</b>    | <b>6,251</b>    | <b>6,719</b>    | <b>6,269</b>    |
| Against usance bills/promissory notes                | -               | -                 | -               | -               | -               | -               | -               | -               | -               | -               | -               |
| Others   | 3,468           | 2,894             | 6,491           | 7,481           | 7,548           | 10,628          | 8,713           | 5,847           | 6,251           | 6,719           | 6,269           |
| <b>Cash in hand and balances with Reserve Bank</b>   | <b>25,665</b>   | <b>67,910</b>     | <b>62,750</b>   | <b>78,877</b>   | <b>68,092</b>   | <b>69,893</b>   | <b>66,681</b>   | <b>65,169</b>   | <b>67,771</b>   | <b>78,260</b>   | <b>72,461</b>   |
| Cash in hand   | 1,804           | 4,362             | 5,330           | 4,576           | 5,487           | 5,471           | 5,750           | 5,426           | 5,203           | 5,346           | 5,604           |
| Balances with Reserve Bank(9)                        | 23,861          | 63,548            | 57,419          | 74,301          | 62,605          | 64,422          | 60,932          | 59,743          | 62,568          | 72,915          | 66,857          |
| (Rs. crore)  |                 |                   |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Last Reporting Friday(in case of March) /Last Friday | 1990-91         | 1998-99           | 1999-2000       | 1999            | 2000            |                 |                 |                 |                 |                 |                 |
| 1  | 2               | 3                 | 4               | 5               | 6               | 7               | 8               | 9               | 10              | 11              | 12              |
| <b>Assets with the Banking System</b>                | <b>5,582</b>    | <b>34,787</b>     | <b>43,448</b>   | <b>37,337</b>   | <b>45,384</b>   | <b>42,996</b>   | <b>37,956</b>   | <b>36,982</b>   | <b>38,359</b>   | <b>39,726</b>   | <b>43,336</b>   |
| Balances with other banks                            | 2,846           | 13,088            | 16,307          | 13,293          | 18,189          | 16,496          | 15,210          | 14,866          | 14,916          | 15,585          | 15,928          |
| In current account                                   | 1,793           | 4,123             | 4,301           | 3,583           | 4,812           | 4,543           | 4,336           | 3,866           | 3,843           | 3,780           | 3,996           |
| In other accounts                                    | 1,053           | 8,966             | 12,006          | 9,710           | 13,377          | 11,953          | 10,874          | 11,000          | 11,073          | 11,805          | 11,932          |
| Money at call and short notice                       | 1,445           | 18,172            | 21,680          | 20,192          | 23,080          | 22,151          | 18,466          | 17,927          | 18,127          | 19,546          | 22,171          |
| Advances to banks (10)                               | 902             | 2,104             | 3,542           | 2,289           | 2,379           | 2,666           | 2,085           | 1,980           | 3,151           | 2,841           | 3,278           |
| Other assets   | 388             | 1,422             | 1,919           | 1,563           | 1,735           | 1,684           | 2,196           | 2,209           | 2,166           | 1,754           | 1,959           |
| <b>Investment</b>                                    | <b>75,065</b>   | <b>2,54,595</b>   | <b>3,08,944</b> | <b>2,93,011</b> | <b>3,23,932</b> | <b>3,30,251</b> | <b>3,27,874</b> | <b>3,30,952</b> | <b>3,32,521</b> | <b>3,36,295</b> | <b>3,39,579</b> |
| Government securities (11)                           | 49,998          | 2,23,217          | 2,78,456        | 2,61,839        | 2,93,478        | 2,99,600        | 2,97,295        | 3,00,172        | 3,01,484        | 3,05,286        | 3,08,568        |
| Other approved securities                            | 25,067          | 31,377            | 30,488          | 31,171          | 30,454          | 30,651          | 30,579          | 30,780          | 31,037          | 31,009          | 31,011          |
| <b>Bank credit (14)</b>                              | <b>1,16,301</b> | <b>3,68,837</b>   | <b>4,35,958</b> | <b>3,92,458</b> | <b>4,44,552</b> | <b>4,42,493</b> | <b>4,59,934</b> | <b>4,57,503</b> | <b>4,61,769</b> | <b>4,71,248</b> | <b>4,79,471</b> |
|  | <b>(4,506)</b>  | <b>(16,816)</b>   | <b>(25,691)</b> | <b>(22,163)</b> | <b>(27,790)</b> | <b>(30,843)</b> | <b>(33,182)</b> | <b>(32,808)</b> | <b>(32,636)</b> | <b>(32,131)</b> | <b>(34,587)</b> |

|                                   |          |          |          |          |          |          |          |          |          |          |          |
|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Loans,cash-credits and overdrafts | 1,05,982 | 3,37,475 | 4,00,907 | 3,62,100 | 4,06,333 | 4,04,900 | 4,22,086 | 4,19,869 | 4,23,977 | 4,32,763 | 4,39,820 |
| Inland bills-purchased            | 3,375    | 4,893    | 4,788    | 4,185    | 4,941    | 4,724    | 5,001    | 4,797    | 4,340    | 4,622    | 4,914    |
| Inland bills-discounted           | 2,336    | 10,742   | 12,758   | 11,206   | 15,101   | 15,159   | 14,910   | 15,123   | 15,844   | 16,573   | 17,213   |
| Foreign bills-purchased           | 2,758    | 8,251    | 8,886    | 7,569    | 9,137    | 8,894    | 8,914    | 8,851    | 8,669    | 8,890    | 8,994    |
| Foreign bills-discounted          | 1,851    | 7,476    | 8,619    | 7,397    | 9,040    | 8,815    | 9,024    | 8,863    | 8,939    | 8,401    | 8,530    |
| Cash-Deposit Ratio                | 13.3     | 9.5      | 7.7      | 10.2     | 8.1      | 8.3      | 7.8      | 7.6      | 7.9      | 8.8      | 8.1      |
| Investment- Deposit Ratio         | 39.0     | 35.7     | 38.0     | 37.9     | 38.7     | 39.2     | 38.4     | 38.8     | 38.6     | 37.9     | 38.1     |
| Credit-Deposit Ratio              | 60.4     | 51.7     | 53.6     | 50.7     | 53.2     | 52.6     | 53.9     | 53.6     | 53.6     | 53.1     | 53.9     |

\* : 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'.