

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

Last Reporting Friday(in case of March) / Last Friday	1990-91	1998-99	1999-2000	1999	2000
				Nov.	May
1	2	3	4	5	6
Number of Reporting banks	271	301	297	298	297
<b>Liabilities to the banking system(1)</b>	<b>6,486</b>	<b>45,204</b>	<b>53,838</b>	<b>48,201</b>	<b>55,650</b>
Demand and time deposits from banks(2),(12)	5,443	32,410	36,711	34,041	38,185
Borrowings from banks(3)	967	12,072	16,266	13,463	15,959
Other demand and time liabilities(4)	76	722	861	697	1,506
<b>Liabilities to others(1)</b>	<b>2,05,600</b>	<b>7,75,238</b>	<b>8,94,520</b>	<b>8,48,486</b>	<b>9,23,248</b>
<b>Aggregate deposits(5)</b>	<b>1,92,541</b>	<b>7,14,025 *</b>	<b>8,13,345</b>	<b>7,75,349</b>	<b>8,41,827</b>
Demand	33,192	1,17,423	1,27,366	1,12,846	1,28,641
Time(5)	1,59,349	5,96,602 *	6,85,978	6,62,503	7,13,187
Borrowings(6)	470	1,140	2,734	4,397	6,060
Other demand and time liabilities(4),(13)	12,589	60,073 *	78,442	68,740	75,360
<b>Borrowings from Reserve Bank(7)</b>	<b>3,468</b>	<b>2,894</b>	<b>6,491</b>	<b>6,721</b>	<b>10,628</b>
Against usance bills/promissory notes	-	-	-	-	-
Others	3,468	2,894	6,491	6,721	10,628
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>67,910</b>	<b>62,750</b>	<b>69,076</b>	<b>69,893</b>
Cash in hand	1,804	4,362	5,330	4,760	5,471
Balances with Reserve Bank(9)	23,861	63,548	57,419	64,316	64,422

(Rs. crore)

Last Reporting Friday(in case of March) / Last Friday	2000					
	Jun.	Jul.	Aug.	Sep. (P)	Oct. (P)	Nov. (P)
1	7	8	9	10	11	12
Number of Reporting banks	297	297	297	297	297	297
<b>Liabilities to the banking system(1)</b>	<b>55,039</b>	<b>52,319</b>	<b>54,426</b>	<b>56,249</b>	<b>56,498</b>	<b>62,563</b>
Demand and time deposits from banks(2),(12)	38,654	39,201	39,094	39,320	38,239	40,538
Borrowings from banks(3)	15,264	11,782	13,601	15,735	16,965	20,777
Other demand and time liabilities(4)	1,121	1,336	1,732	1,194	1,293	1,247
<b>Liabilities to others(1)</b>	<b>9,33,312</b>	<b>9,32,805</b>	<b>9,43,928</b>	<b>9,75,546</b>	<b>9,76,103</b>	<b>10,04,841</b>

<b>Aggregate deposits(5)</b>	<b>8,53,906</b>	<b>8,55,778</b>	<b>8,63,256</b>	<b>8,88,034</b>	<b>8,90,180</b>	<b>9,17,279</b>
Demand	1,30,239	1,24,047	1,22,876	1,32,100	1,30,363	1,28,165
Time(5)	7,23,667	7,31,731	7,40,380	7,55,934	7,59,817	7,89,114
Borrowings(6)	2,455	2,334	2,694	5,272	6,841	8,559
Other demand and time liabilities(4),(13)	76,951	74,692	77,978	82,240	79,082	79,004
<b>Borrowings from Reserve Bank(7)</b>	<b>8,713</b>	<b>5,847</b>	<b>6,251</b>	<b>6,719</b>	<b>6,269</b>	<b>5,962</b>
Against usance bills/promissory notes	-	-	-	-	-	-
Others	8,713	5,847	6,251	6,719	6,269	5,962
<b>Cash in hand and balances with Reserve Bank</b>	<b>66,681</b>	<b>65,170</b>	<b>68,026</b>	<b>78,260</b>	<b>72,461</b>	<b>74,469</b>
Cash in hand	5,750	5,427	5,458	5,346	5,604	5,806
Balances with Reserve Bank(9)	60,932	59,743	62,568	72,915	66,857	68,663

Last Reporting Friday(in case of March) / Last Friday	1990-91	1998-99	1999-2000	1999	2000
				Nov.	May
1	2	3	4	5	6
<b>Assets with the Banking System</b>	<b>5,582</b>	<b>34,787</b>	<b>43,448</b>	<b>42,168</b>	<b>42,996</b>
Balances with other banks	2,846	13,088	16,307	13,619	16,496
In current account	1,793	4,123	4,301	3,736	4,543
In other accounts	1,053	8,966	12,006	9,883	11,953
Money at call and short notice	1,445	18,172	21,680	21,223	22,151
Advances to banks (10)	902	2,104	3,542	2,317	2,666
Other assets	388	1,422	1,919	5,009	1,684
<b>Investment</b>	<b>75,065</b>	<b>2,54,595</b>	<b>3,08,944</b>	<b>3,00,631</b>	<b>3,30,251</b>
Government securities (11)	49,998	2,23,217	2,78,456	2,69,447	2,99,600
Other approved securities	25,067	31,377	30,488	31,184	30,651
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>3,68,837</b>	<b>4,35,958</b>	<b>3,96,304</b>	<b>4,42,493</b>
	<b>(4,506)</b>	<b>(16,816)</b>	<b>(25,691)</b>	<b>(23,524)</b>	<b>(30,843)</b>
Loans, cash-credits and overdrafts	1,05,982	3,37,475	4,00,907	3,65,701	4,04,900
Inland bills-purchased	3,375	4,893	4,788	4,191	4,724
Inland bills-discounted	2,336	10,742	12,758	10,957	15,159

Foreign bills-purchased	2,758	8,251	8,886	7,589	8,894
Foreign bills-discounted	1,851	7,476	8,619	7,866	8,815
Cash-Deposit Ratio	13.3	9.5	7.7	8.9	8.3
Investment- Deposit Ratio	39.0	35.7	38.0	38.8	39.2
Credit-Deposit Ratio	60.4	51.7	53.6	51.1	52.6

(Rs. crore)

Last Reporting Friday(in case of March) / Last Friday	2000					
	Jun.	Jul.	Aug.	Sep. (P)	Oct. (P)	Nov. (P)
1	7	8	9	10	11	12
<b>Assets with the Banking System</b>	<b>37,956</b>	<b>37,493</b>	<b>38,664</b>	<b>39,726</b>	<b>43,336</b>	<b>49,364</b>
Balances with other banks	15,210	15,349	14,921	15,585	15,928	15,382
In current account	4,336	4,000	3,749	3,780	3,996	3,864
In other accounts	10,874	11,349	11,171	11,805	11,932	11,518
Money at call and short notice	18,466	17,536	18,439	19,546	22,171	29,510
Advances to banks (10)	2,085	2,690	3,318	2,841	3,278	2,489
Other assets	2,196	1,918	1,986	1,754	1,959	1,983
<b>Investment</b>	<b>3,27,874</b>	<b>3,31,528</b>	<b>3,32,482</b>	<b>3,36,295</b>	<b>3,39,579</b>	<b>3,54,889</b>
Government securities (11)	2,97,295	3,01,158	3,01,900	3,05,286	3,08,568	3,23,864
Other approved securities	30,579	30,370	30,582	31,009	31,011	31,024
<b>Bank credit (14)</b>	<b>4,59,934</b>	<b>4,57,557</b>	<b>4,62,266</b>	<b>4,71,248</b>	<b>4,79,471</b>	<b>4,80,619</b>
	<b>(33,182)</b>	<b>(32,808)</b>	<b>(32,636)</b>	<b>(32,131)</b>	<b>(34,587)</b>	<b>(36,354)</b>
Loans,cash-credits and overdrafts	4,22,086	4,20,419	4,24,512	4,32,763	4,39,820	4,40,283
Inland bills-purchased	5,001	4,446	4,522	4,622	4,914	4,997
Inland bills-discounted	14,910	15,160	15,767	16,573	17,213	17,794
Foreign bills-purchased	8,914	8,743	8,647	8,890	8,994	9,021
Foreign bills-discounted	9,024	8,789	8,818	8,401	8,530	8,525
Cash-Deposit Ratio	7.8	7.6	7.9	8.8	8.1	8.1
Investment- Deposit Ratio	38.4	38.7	38.5	37.9	38.1	38.7
Credit-Deposit Ratio	53.9	53.5	53.5	53.1	53.9	52.4

\* : 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'.