

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	Dec.	Jun.
1	2	3	4	5	6
Number of reporting banks	299	346	364	350	364
Liabilities to the banking system (1)	6,673	46,943	56,233	51,240	60,209
Demand and time deposits from banks (2)	5,598	33,875	38,699	37,939	43,108
Borrowings from banks	998	12,345	16,655	11,907	15,973
Other demand and time liabilities (4)	77	723	880	1,394	1,128
Liabilities to others (1)	2,13,125	8,13,627	9,44,813	9,13,298	9,84,866
Aggregate deposits (5)	1,99,643	7,51,412 *	8,62,098	8,35,417	9,03,640
Demand	34,823	1,21,565	1,33,000	1,21,772	1,36,167
Time (5)	1,64,820	6,29,846 *	7,29,098	7,13,645	7,67,473
Borrowings (6)	645	1,192	2,801	2,644	2,558
Other demand and time liabilities (4)	12,838	61,023 *	79,914	75,237	78,668
Borrowings from Reserve Bank (7)	3,483	2,908	6,523	2,681	8,928
Against usance bills / promissory notes	-	-	-	-	-
Others (8)	3,483	2,908	6,523	2,681	8,928
Cash in hand and balances with Reserve Bank	25,995	69,707	65,178	67,361	69,567
Cash in hand	1,847	4,579	5,728	6,327	6,158
Balances with Reserve Bank (9)	24,147	65,127	59,450	61,034	63,409

Last Reporting Friday (in case of March) / Last Friday	(Rs. crore)					
	2000					
	Jul.	Aug.	Sep.	Oct. (P)	Nov. (P)	Dec. (P)
1	7	8	9	10	11	12
Number of reporting banks	364	364	364	364	364	364
Liabilities to the banking system (1)	57,442	59,268	61,978	62,118	68,296	73,436
Demand and time deposits from banks (2)	43,802	43,578	44,513	40,634	44,800	50,245
Borrowings from banks	12,291	13,901	15,940	20,135	22,213	21,957
Other demand and time liabilities (4)	1,350	1,790	1,525	1,349	1,283	1,234

Liabilities to others (1)	9,84,882	9,96,129	10,37,733	10,29,643	10,58,659	10,76,556
Aggregate deposits (5)	9,06,173	9,13,772	9,46,020	9,41,691	9,69,168	9,84,250
Demand	1,29,907	1,28,606	1,41,697	1,36,036	1,33,872	1,42,528
Time (5)	7,76,265	7,85,166	8,04,323	8,05,655	8,35,295	8,41,722
Borrowings (6)	2,456	2,781	7,854	6,974	8,628	2,338
Other demand and time liabilities (4)	76,253	79,576	83,860	80,978	80,864	89,968
Borrowings from Reserve Bank (7)	5,960	6,353	6,832	6,380	6,082	6,795
Against usance bills / promissory notes	-	-	-	-	-	-
Others (8)	5,960	6,353	6,832	6,380	6,082	6,795
Cash in hand and balances with Reserve Bank	67,719	70,807	81,464	75,499	77,555	76,096
Cash in hand	5,879	5,897	5,767	6,067	6,279	6,491
Balances with Reserve Bank (9)	61,841	64,910	75,696	69,431	71,276	69,605

	(Rs. crore)				
Last Reporting Friday (in case of March) / Last Friday	1990-91	1998-99	1999-2000	1999 Dec.	2000 Jun.
1	2	3	4	5	6
Assets with the Banking System	6,848	43,110	52,702	47,091	47,679
Balances with other banks	3,347	15,852	19,525	17,945	18,833
In current account	1,926	4,779	5,031	4,872	5,239
In other accounts	1,421	11,073	14,495	13,073	13,593
Money at call and short notice	2,201	22,315	26,670	22,991	23,465
Advances to banks (10)	902	3,132	4,204	3,947	2,136
Other assets	398	1,812	2,303	2,207	3,245
Investment	76,831	2,65,431	3,22,836	3,13,939	3,43,607
Government securities (11)	51,086	2,31,906	2,90,002	2,80,801	3,10,576
Other approved securities	25,746	33,525	32,834	33,138	33,031
Bank credit	1,25,575	3,99,471	4,76,025	4,50,250	5,01,550
Loans, cash-credits and overdrafts	1,14,982	3,67,259	4,40,056	4,17,115	4,62,625
Inland bills-purchased	3,532	5,198	5,032	5,014	5,276

Inland bills-discounted	2,409	11,020	13,186	12,006	15,406
Foreign bills-purchased	2,788	8,289	8,939	7,888	8,971
Foreign bills-discounted	1,864	7,704	8,812	8,226	9,271
Cash-Deposit Ratio	13.0	9.3	7.6	8.1	7.7
Investment-Deposit Ratio	38.5	35.3	37.4	37.6	38.0
Credit-Deposit Ratio	62.9	53.2	55.2	53.9	55.5

(Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	2000					
	Jul.	Aug.	Sep.	Oct. (P)	Nov. (P)	Dec. (P)
1	7	8	9	10	11	12
Assets with the Banking System	47,158	48,411	49,729	52,342	58,307	61,676
Balances with other banks	20,056	18,556	19,607	19,428	18,843	20,057
In current account	4,780	4,576	4,939	4,790	4,608	5,088
In other accounts	15,276	13,981	14,668	14,638	14,236	14,969
Money at call and short notice	21,392	23,452	24,121	26,493	33,825	36,075
Advances to banks (10)	2,721	3,339	3,220	3,290	2,518	2,318
Other assets	2,989	3,063	2,780	3,131	3,121	3,226
Investment	3,47,381	3,48,555	3,52,997	3,55,990	3,71,909	3,73,298
Government securities (11)	3,14,469	3,15,406	3,19,701	3,22,386	3,38,211	3,39,731
Other approved securities	32,912	33,149	33,296	33,604	33,698	33,567
Bank credit	4,99,027	5,04,063	5,19,332	5,23,135	5,24,208	5,40,003
Loans, cash-credits and overdrafts	4,60,871	4,65,255	4,79,121	4,82,312	4,82,725	4,98,280
Inland bills-purchased	4,707	4,787	5,390	5,204	5,298	5,611
Inland bills-discounted	15,610	16,240	17,003	17,769	18,339	18,353
Foreign bills-purchased	8,800	8,707	9,094	9,056	9,079	9,241
Foreign bills-discounted	9,039	9,074	8,724	8,794	8,768	8,518
Cash-Deposit Ratio	7.5	7.7	8.6	8.0	8.0	7.7
Investment-Deposit Ratio	38.3	38.1	37.3	37.8	38.4	37.9
Credit-Deposit Ratio	55.1	55.2	54.9	55.6	54.1	54.9

* : 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'.