

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
1	2	3	4	Dec.	Jun.
Number of Reporting banks	271	301	297	298	297
Liabilities to the banking system(1)	6,486	45,204	53,838	49,308	55,039
Demand and time deposits from banks(2),(12)	5,443	32,410	36,711	36,204	38,654
Borrowings from banks(3)	967	12,072	16,266	11,713	15,264
Other demand and time liabilities(4)	76	722	861	1,391	1,121
Liabilities to others(1)	2,05,600	7,75,238	8,94,520	8,68,060	9,33,312
Aggregate deposits(5)	1,92,541	7,14,025 *	8,13,345	7,91,505	8,53,906
Demand	33,192	1,17,423	1,27,366	1,17,107	1,30,239
Time(5)	1,59,349	5,96,602 *	6,85,978	6,74,398	7,23,667
Borrowings(6)	470	1,140	2,734	2,592	2,455
Other demand and time liabilities(4),(13)	12,589	60,073 *	78,442	73,964	76,951
Borrowings from Reserve Bank(7)	3,468	2,894	6,491	2,553	8,713
Against usance bills/promissory notes	-	-	-	-	-
Others	3,468	2,894	6,491	2,553	8,713
Cash in hand and balances with Reserve Bank	25,665	67,910	62,750	65,320	66,681
Cash in hand	1,804	4,362	5,330	5,879	5,750
Balances with Reserve Bank(9)	23,861	63,548	57,419	59,441	60,932

(Rs. crore)						
Last Reporting Friday(in case of March) / Last Friday	2000					
1	Jul.	Aug.	Sep.	Oct. (P)	Nov. (P)	Dec. (P)
1	7	8	9	10	11	12
Number of Reporting banks	297	297	297	297	297	297
Liabilities to the banking system(1)	52,319	54,426	56,649	56,498	62,563	67,884
Demand and time deposits from banks(2),(12)	39,201	39,094	40,040	38,239	40,538	45,975
Borrowings from banks(3)	11,782	13,601	15,142	16,965	20,777	20,720

Other demand and time liabilities(4)	1,336	1,732	1,467	1,293	1,247	1,189
Liabilities to others(1)	9,32,805	9,43,928	9,84,108	9,76,103	10,04,841	10,20,388
Aggregate deposits(5)	8,55,778	8,63,256	8,95,031	8,90,180	9,17,279	9,31,657
Demand	1,24,047	1,22,876	1,35,827	1,30,363	1,28,165	1,36,565
Time(5)	7,31,731	7,40,380	7,59,204	7,59,817	7,89,114	7,95,092
Borrowings(6)	2,334	2,694	7,183	6,841	8,559	2,277
Other demand and time liabilities(4),(13)	74,692	77,978	81,894	79,082	79,004	86,454
Borrowings from Reserve Bank(7)	5,847	6,251	6,719	6,269	5,962	6,692
Against usance bills/promissory notes	-	-	-	-	-	-
Others	5,847	6,251	6,719	6,269	5,962	6,692
Cash in hand and balances with Reserve Bank	65,170	68,026	78,289	72,461	74,469	73,301
Cash in hand	5,427	5,458	5,374	5,604	5,806	5,979
Balances with Reserve Bank(9)	59,743	62,568	72,915	66,857	68,663	67,322

(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	5,582	34,787	43,448	38,185	37,956
Balances with other banks	2,846	13,088	16,307	15,328	15,210
In current account	1,793	4,123	4,301	4,176	4,336
In other accounts	1,053	8,966	12,006	11,152	10,874
Money at call and short notice	1,445	18,172	21,680	17,804	18,466
Advances to banks (10)	902	2,104	3,542	3,191	2,085
Other assets	388	1,422	1,919	1,863	2,196
Investment	75,065	2,54,595	3,08,944	3,01,217	3,27,874
Government securities (11)	49,998	2,23,217	2,78,456	2,70,388	2,97,295
Other approved securities	25,067	31,377	30,488	30,829	30,579
Bank credit (14)	1,16,301 (4,506)	3,68,837 (16,816)	4,35,958 (25,691)	4,15,177 (25,598)	4,59,934 (33,182)
Loans,cash-credits and overdrafts	1,05,982	3,37,475	4,00,907	3,82,945	4,22,086

Inland bills-purchased	3,375	4,893	4,788	4,794	5,001
Inland bills-discounted	2,336	10,742	12,758	11,603	14,910
Foreign bills-purchased	2,758	8,251	8,886	7,851	8,914
Foreign bills-discounted	1,851	7,476	8,619	7,984	9,024
Cash-Deposit Ratio	13.3	9.5	7.7	8.3	7.8
Investment- Deposit Ratio	39.0	35.7	38.0	38.1	38.4
Credit-Deposit Ratio	60.4	51.7	53.6	52.5	53.9

(Rs. crore)						
Last Reporting Friday(in case of March) / Last Friday	2000					
1	Jul. 7	Aug. 8	Sep. 9	Oct. (P) 10	Nov. (P) 11	Dec. (P) 12
Assets with the Banking System	37,493	38,664	40,662	43,336	49,364	52,688
Balances with other banks	15,349	14,921	15,967	15,928	15,382	16,740
In current account	4,000	3,749	4,157	3,996	3,864	4,257
In other accounts	11,349	11,171	11,811	11,932	11,518	12,482
Money at call and short notice	17,536	18,439	19,865	22,171	29,510	31,540
Advances to banks (10)	2,690	3,318	3,209	3,278	2,489	2,292
Other assets	1,918	1,986	1,620	1,959	1,983	2,117
Investment	3,31,528	3,32,482	3,36,445	3,39,579	3,54,889	3,56,099
Government securities (11)	3,01,158	3,01,900	3,05,742	3,08,568	3,23,864	3,25,182
Other approved securities	30,370	30,582	30,703	31,011	31,024	30,917
Bank credit (14)	4,57,557 (32,808)	4,62,266 (32,636)	4,76,504 (32,131)	4,79,471 (34,587)	4,80,619 (36,354)	4,95,247 (37,450)
Loans,cash-credits and overdrafts	4,20,419	4,24,512	4,37,389	4,39,820	4,40,283	4,54,656
Inland bills-purchased	4,446	4,522	5,130	4,914	4,997	5,300
Inland bills-discounted	15,160	15,767	16,485	17,213	17,794	17,821
Foreign bills-purchased	8,743	8,647	9,038	8,994	9,021	9,177
Foreign bills-discounted	8,789	8,818	8,462	8,530	8,525	8,293
Cash-Deposit Ratio	7.6	7.9	8.7	8.1	8.1	7.9
Investment- Deposit Ratio	38.7	38.5	37.6	38.1	38.7	38.2
Credit-Deposit Ratio	53.5	53.5	53.2	53.9	52.4	53.2

* : 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'.