

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	2000		
	2	3	4	Jan.	Jul.	Aug.
1	2	3	4	5	6	7
Number of reporting banks	299	346	364	350	364	364
Liabilities to the banking system (1)	6,673	46,943	56,233	49,658	57,442	59,268
Demand and time deposits from banks (2)	5,598	33,875	38,699	36,077	43,802	43,578
Borrowings from banks (3)	998	12,345	16,655	12,580	12,291	13,901
Other demand and time liabilities (4)	77	723	880	1,001	1,350	1,790
Liabilities to others (1)	2,13,125	8,13,627	9,44,813	9,13,901	9,84,882	9,96,129
Aggregate deposits (5)	1,99,643	7,51,412 *	8,62,098	8,37,210	9,06,173	9,13,772
Demand	34,823	1,21,565	1,33,000	1,24,006	1,29,907	1,28,606
Time (5)	1,64,820	6,29,846 *	7,29,098	7,13,205	7,76,265	7,85,166
Borrowings (6)	645	1,192	2,801	2,488	2,456	2,781
Other demand and time liabilities (4)	12,838	61,023 *	79,914	74,203	76,253	79,576
Borrowings from Reserve Bank (7)	3,483	2,908	6,523	4,608	5,960	6,353
Against usance bills / promissory notes	-	-	-	-	-	-
Others (8)	3,483	2,908	6,523	4,608	5,960	6,353
Cash in hand and balances with Reserve Bank	25,995	69,707	65,178	66,240	67,719	70,807
Cash in hand	1,847	4,579	5,728	5,398	5,879	5,897
Balances with Reserve Bank (9)	24,147	65,127	59,450	60,842	61,841	64,910

Last Reporting Friday (in case of March) /Last Friday	(Rs. crore)				
	2000				2001
	Sep.	Oct.	Nov. (P)	Dec. (P)	Jan. (P)
1	8	9	10	11	12
Number of reporting banks	364	364	364	364	364
Liabilities to the banking system (1)	61,978	61,959	68,296	73,436	74,695

Demand and time deposits from banks (2)	44,513	42,660	44,800	50,245	50,803
Borrowings from banks (3)	15,940	18,085	22,213	21,957	22,595
Other demand and time liabilities (4)	1,525	1,214	1,283	1,234	1,298
Liabilities to others (1)	10,37,733	10,30,769	10,58,659	10,76,556	10,79,945
Aggregate deposits (5)	9,46,020	9,41,917	9,69,168	9,84,250	9,89,127
Demand	1,41,697	1,36,978	1,33,872	1,42,528	1,38,021
Time (5)	8,04,323	8,04,939	8,35,295	8,41,722	8,51,106
Borrowings (6)	7,854	6,894	8,628	2,338	2,610
Other demand and time liabilities (4)	83,860	81,958	80,864	89,968	88,207
Borrowings from Reserve Bank (7)	6,832	6,380	6,082	6,795	6,199
Against usance bills / promissory notes	-	-	-	-	-
Others (8)	6,832	6,380	6,082	6,795	6,199
Cash in hand and balances with Reserve Bank	81,464	75,789	77,555	76,096	79,623
Cash in hand	5,767	6,358	6,279	6,491	5,946
Balances with Reserve Bank (9)	75,696	69,431	71,276	69,605	73,677

Last Reporting Friday (in case of March) /Last Friday	1990-91	1998-99	1999-2000	2000		
				Jan.	Jul.	Aug.
1	2	3	4	5	6	7
Assets with the Banking System	6,848	43,110	52,702	46,190	47,158	48,411
Balances with other banks	3,347	15,852	19,525	17,508	20,056	18,556
In current account	1,926	4,779	5,031	4,785	4,780	4,576
In other accounts	1,421	11,073	14,495	12,723	15,276	13,981
Money at call and short notice	2,201	22,315	26,670	22,972	21,392	23,452
Advances to banks (10)	902	3,132	4,204	3,604	2,721	3,339
Other assets	398	1,812	2,303	2,106	2,989	3,063
Investment	76,831	2,65,431	3,22,836	3,15,103	3,47,381	3,48,555

Government securities (11)	51,086	2,31,906	2,90,002	2,82,068	3,14,469	3,15,406
Other approved securities	25,746	33,525	32,834	33,035	32,912	33,149
Bank credit	1,25,575	3,99,471	4,76,025	4,50,833	4,99,027	5,04,063
Loans, cash-credits and overdrafts	1,14,982	3,67,259	4,40,056	4,17,173	4,60,871	4,65,255
Inland bills-purchased	3,532	5,198	5,032	5,002	4,707	4,787
Inland bills-discounted	2,409	11,020	13,186	12,389	15,610	16,240
Foreign bills-purchased	2,788	8,289	8,939	7,981	8,800	8,707
Foreign bills-discounted	1,864	7,704	8,812	8,288	9,039	9,074
Cash-Deposit Ratio	13.0	9.3	7.6	7.9	7.5	7.7
Investment-Deposit Ratio	38.5	35.3	37.4	37.6	38.3	38.1
Credit-Deposit Ratio	62.9	53.2	55.2	53.8	55.1	55.2

Last Reporting Friday (in case of March) /Last Friday	(Rs. crore)				
	2000				2001
	Sep.	Oct.	Nov. (P)	Dec. (P)	Jan. (P)
1	8	9	10	11	12
Assets with the Banking System	49,729	52,118	58,307	61,676	62,815
Balances with other banks	19,607	18,796	18,843	20,057	20,344
In current account	4,939	4,784	4,608	5,088	4,723
In other accounts	14,668	14,013	14,236	14,969	15,621
Money at call and short notice	24,121	26,664	33,825	36,075	36,299
Advances to banks (10)	3,220	3,660	2,518	2,318	2,860
Other assets	2,780	2,999	3,121	3,226	3,312
Investment	3,52,997	3,55,869	3,71,909	3,73,298	3,72,267
Government securities (11)	3,19,701	3,23,014	3,38,211	3,39,731	3,38,866
Other approved securities	33,296	32,855	33,698	33,567	33,400
Bank credit	5,19,332	5,24,039	5,24,208	5,40,003	5,45,184
Loans, cash-credits and overdrafts	4,79,121	4,83,459	4,82,725	4,98,280	5,03,434
Inland bills-purchased	5,390	5,219	5,298	5,611	5,489
Inland bills-discounted	17,003	17,888	18,339	18,353	18,591
Foreign bills-purchased	9,094	8,783	9,079	9,241	9,389

Foreign bills-discounted	8,724	8,689	8,768	8,518	8,281
Cash-Deposit Ratio	8.6	8.0	8.0	7.7	8.0
Investment-Deposit Ratio	37.3	37.8	38.4	37.9	37.6
Credit-Deposit Ratio	54.9	55.6	54.1	54.9	55.1

* : 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'.