

## 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	2000		
	2	3	4	Jan.	Jul.	Aug.
1	2	3	4	5	6	7
Number of Reporting banks	271	301	297	298	297	297
Liabilities to the banking system(1)	6,486	45,204	53,838	47,847	52,319	54,426
Demand and time deposits from banks(2),(12)	5,443	32,410	36,711	34,470	39,201	39,094
Borrowings from banks(3)	967	12,072	16,266	12,376	11,782	13,601
Other demand and time liabilities(4)	76	722	861	1,001	1,336	1,732
Liabilities to others(1)	2,05,600	7,75,238	8,94,520	8,68,192	9,32,805	9,43,928
Aggregate deposits(5)	1,92,541	7,14,025 *	8,13,345	7,92,747	8,55,778	8,63,256
Demand	33,192	1,17,423	1,27,366	1,19,391	1,24,047	1,22,876
Time(5)	1,59,349	5,96,602 *	6,85,978	6,73,355	7,31,731	7,40,380
Borrowings(6)	470	1,140	2,734	2,435	2,334	2,694
Other demand and time liabilities(4),(13)	12,589	60,073 *	78,442	73,011	74,692	77,978
Borrowings from Reserve Bank(7)	3,468	2,894	6,491	4,448	5,847	6,251
Against usance bills/promissory notes	-	-	-	-	-	-
Others	3,468	2,894	6,491	4,448	5,847	6,251
Cash in hand and balances with Reserve Bank	25,665	67,910	62,750	64,255	65,170	68,026
Cash in hand	1,804	4,362	5,330	5,029	5,427	5,458
Balances with Reserve Bank(9)	23,861	63,548	57,419	59,226	59,743	62,568

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	297	297	297	297	297
Liabilities to the banking system(1)	56,649	56,691	62,563	67,884	69,100
Demand and time deposits from banks(2),(12)	40,040	38,345	40,538	45,975	46,515
Borrowings from banks(3)	15,142	17,183	20,777	20,720	21,323

Other demand and time liabilities(4)	1,467	1,163	1,247	1,189	1,262
Liabilities to others(1)	9,84,108	9,77,106	10,04,841	10,20,388	10,24,280
Aggregate deposits(5)	8,95,031	8,90,298	9,17,279	9,31,657	9,35,510
Demand	1,35,827	1,31,271	1,28,165	1,36,565	1,31,980
Time(5)	7,59,204	7,59,026	7,89,114	7,95,092	8,03,530
Borrowings(6)	7,183	6,760	8,559	2,277	2,551
Other demand and time liabilities(4),(13)	81,894	80,048	79,004	86,454	86,219
Borrowings from Reserve Bank(7)	6,719	6,269	5,962	6,692	6,099
Against usance bills/promissory notes	-	-	-	-	-
Others	6,719	6,269	5,962	6,692	6,099
Cash in hand and balances with Reserve Bank	78,289	72,757	74,469	73,301	76,680
Cash in hand	5,374	5,900	5,806	5,979	5,545
Balances with Reserve Bank(9)	72,915	66,857	68,663	67,322	71,135

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	5,582	34,787	43,448	37,637	37,493	38,664
Balances with other banks	2,846	13,088	16,307	14,605	15,349	14,921
In current account	1,793	4,123	4,301	4,174	4,000	3,749
In other accounts	1,053	8,966	12,006	10,432	11,349	11,171
Money at call and short notice	1,445	18,172	21,680	18,302	17,536	18,439
Advances to banks (10)	902	2,104	3,542	2,948	2,690	3,318
Other assets	388	1,422	1,919	1,781	1,918	1,986
Investment	75,065	2,54,595	3,08,944	3,02,297	3,31,528	3,32,482
Government securities (11)	49,998	2,23,217	2,78,456	2,71,582	3,01,158	3,01,900
Other approved securities	25,067	31,377	30,488	30,716	30,370	30,582
Bank credit (14)	1,16,301 (4,506)	3,68,837 (16,816)	4,35,958 (25,691)	4,15,288 (26,056)	4,57,557 (32,808)	4,62,266 (32,636)
Loans,cash-credits and overdrafts	1,05,982	3,37,475	4,00,907	3,82,585	4,20,419	4,24,512

Inland bills-purchased	3,375	4,893	4,788	4,747	4,446	4,522
Inland bills-discounted	2,336	10,742	12,758	11,958	15,160	15,767
Foreign bills-purchased	2,758	8,251	8,886	7,941	8,743	8,647
Foreign bills-discounted	1,851	7,476	8,619	8,057	8,789	8,818
Cash-Deposit Ratio	13.3	9.5	7.7	8.1	7.6	7.9
Investment- Deposit Ratio	39.0	35.7	38.0	38.1	38.7	38.5
Credit-Deposit Ratio	60.4	51.7	53.6	52.4	53.5	53.5

(Rs. crore)					
Last Reporting Friday(in case of March) / Last Friday	2000				2001
1	Sep. 8	Oct. 9	Nov. (P) 10	Dec. (P) 11	Jan. (P) 12
Assets with the Banking System	40,662	43,351	49,364	52,688	53,646
Balances with other banks	15,967	15,371	15,382	16,740	16,855
In current account	4,157	4,019	3,864	4,257	3,854
In other accounts	11,811	11,353	11,518	12,482	13,001
Money at call and short notice	19,865	22,507	29,510	31,540	31,736
Advances to banks (10)	3,209	3,625	2,489	2,292	2,829
Other assets	1,620	1,848	1,983	2,117	2,226
Investment	3,36,445	3,39,462	3,54,889	3,56,099	3,55,244
Government securities (11)	3,05,742	3,09,234	3,23,864	3,25,182	3,24,473
Other approved securities	30,703	30,228	31,024	30,917	30,770
Bank credit (14)	4,76,504 (32,131)	4,80,375 (34,587)	4,80,619 (36,354)	4,95,247 (37,450)	4,99,586 (39,078)
Loans,cash-credits and overdrafts	4,37,389	4,40,967	4,40,283	4,54,656	4,58,946
Inland bills-purchased	5,130	4,929	4,997	5,300	5,188
Inland bills-discounted	16,485	17,332	17,794	17,821	18,064
Foreign bills-purchased	9,038	8,722	9,021	9,177	9,332
Foreign bills-discounted	8,462	8,425	8,525	8,293	8,057
Cash-Deposit Ratio	8.7	8.2	8.1	7.9	8.2
Investment- Deposit Ratio	37.6	38.1	38.7	38.2	38.0
Credit-Deposit Ratio	53.2	54.0	52.4	53.2	53.4

\* : 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'.