

## 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	Feb.	Aug.
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>49,428</b>	<b>54,426</b>
Demand and time deposits from banks (2), (12)	5,443	32,410	36,711	35,827	39,094
Borrowings from banks (3)	967	12,072	16,266	12,598	13,601
Other demand and time liabilities (4)	76	722	861	1,002	1,732
<b>Liabilities to others (1)</b>	<b>2,05,600</b>	<b>7,75,238</b>	<b>8,94,520</b>	<b>8,85,027</b>	<b>9,43,928</b>
<b>Aggregate deposits (5)</b>	<b>1,92,541</b>	<b>7,14,025 *</b>	<b>8,13,345</b>	<b>8,07,888</b>	<b>8,63,256</b>
Demand	33,192	1,17,423	1,27,366	1,24,579	1,22,876
Time (5)	1,59,349	5,96,602 *	6,85,978	6,83,310	7,40,380
Borrowings (6)	470	1,140	2,734	2,509	2,694
Other demand and time liabilities (4), (13)	12,589	60,073 *	78,442	74,630	77,978
<b>Borrowings from Reserve Bank (7)</b>	<b>3,468</b>	<b>2,894</b>	<b>6,491</b>	<b>7,451</b>	<b>6,251</b>
Against usance bills/promissory notes	-	-	-	-	-
Others	3,468	2,894	6,491	7,451	6,251
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>67,910</b>	<b>62,750</b>	<b>67,848</b>	<b>68,026</b>
Cash in hand	1,804	4,362	5,330	4,752	5,458
Balances with Reserve Bank (9)	23,861	63,548	57,419	63,097	62,568

Last Reporting Friday(in case of March) / Last Friday	(Rs. crore)					
	2000				2001	
	Sep.	Oct.	Nov. (P)	Dec. (P)	Jan. (P)	Feb. (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>56,649</b>	<b>56,691</b>	<b>62,563</b>	<b>67,884</b>	<b>69,100</b>	<b>71,002</b>
Demand and time deposits from banks (2), (12)	40,040	38,345	40,538	45,975	46,515	47,183
Borrowings from banks (3)	15,142	17,183	20,777	20,720	21,323	22,553

Other demand and time liabilities (4)	1,467	1,163	1,247	1,189	1,262	1,266
<b>Liabilities to others (1)</b>	<b>9,84,108</b>	<b>9,77,106</b>	<b>10,04,841</b>	<b>10,20,388</b>	<b>10,24,280</b>	<b>10,36,831</b>
<b>Aggregate deposits (5)</b>	<b>8,95,031</b>	<b>8,90,298</b>	<b>9,17,279</b>	<b>9,31,657</b>	<b>9,35,510</b>	<b>9,45,846</b>
Demand	1,35,827	1,31,271	1,28,165	1,36,565	1,31,980	1,34,136
Time (5)	7,59,204	7,59,026	7,89,114	7,95,092	8,03,530	8,11,710
Borrowings (6)	7,183	6,760	8,559	2,277	2,551	2,773
Other demand and time liabilities (4), (13)	81,894	80,048	79,004	86,454	86,219	88,212
<b>Borrowings from Reserve Bank (7)</b>	<b>6,719</b>	<b>6,269</b>	<b>5,962</b>	<b>6,692</b>	<b>6,099</b>	<b>5,130</b>
Against usance bills/promissory notes	-	-	-	-	-	-
Others	6,719	6,269	5,962	6,692	6,099	5,130
<b>Cash in hand and balances with Reserve Bank</b>	<b>78,289</b>	<b>72,757</b>	<b>74,469</b>	<b>73,301</b>	<b>76,680</b>	<b>77,392</b>
Cash in hand	5,374	5,900	5,806	5,979	5,545	5,517
<b>Balances with Reserve Bank (9)</b>	<b>72,915</b>	<b>66,857</b>	<b>68,663</b>	<b>67,322</b>	<b>71,135</b>	<b>71,875</b>

Last Reporting Friday(in case of March) / Last Friday	1990-91	1998-99	1999-2000	2000	
				Feb.	Aug.
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>38,810</b>	<b>38,664</b>
Balances with other banks	2,846	13,088	16,307	14,792	14,921
In current account	1,793	4,123	4,301	3,770	3,749
In other accounts	1,053	8,966	12,006	11,022	11,171
Money at call and short notice	1,445	18,172	21,680	18,351	18,439
Advances to banks (10)	902	2,104	3,542	3,659	3,318
Other assets	388	1,422	1,919	2,008	1,986
<b>Investment</b>	<b>75,065</b>	<b>2,54,595</b>	<b>3,08,944</b>	<b>3,06,144</b>	<b>3,32,482</b>
Government securities (11)	49,998	2,23,217	2,78,456	2,75,491	3,01,900
Other approved securities	25,067	31,377	30,488	30,652	30,582
<b>Bank credit (14)</b>	<b>1,16,301</b> <b>(4,506)</b>	<b>3,68,837</b> <b>(16,816)</b>	<b>4,35,958</b> <b>(25,691)</b>	<b>4,24,584</b> <b>(25,927)</b>	<b>4,62,266</b> <b>(32,636)</b>
Loans,cash-credits and overdrafts	1,05,982	3,37,475	4,00,907	3,90,651	4,24,512

Inland bills-purchased	3,375	4,893	4,788	4,786	4,522
Inland bills-discounted	2,336	10,742	12,758	11,972	15,767
Foreign bills-purchased	2,758	8,251	8,886	8,751	8,647
Foreign bills-discounted	1,851	7,476	8,619	8,423	8,818
Cash-Deposit Ratio	13.3	9.5	7.7	8.4	7.9
Investment- Deposit Ratio	39.0	35.7	38.0	37.9	38.5
Credit-Deposit Ratio	60.4	51.7	53.6	52.6	53.5

(Rs. crore)						
Last Reporting Friday(in case of March) / Last Friday	2000				2001	
1	Sep. 7	Oct. 8	Nov. (P) 9	Dec. (P) 10	Jan. (P) 11	Feb. (P) 12
<b>Assets with the Banking System</b>	<b>40,662</b>	<b>43,351</b>	<b>49,364</b>	<b>52,688</b>	<b>53,646</b>	<b>55,048</b>
Balances with other banks	15,967	15,371	15,382	16,740	16,855	17,377
In current account	4,157	4,019	3,864	4,257	3,854	3,998
In other accounts	11,811	11,353	11,518	12,482	13,001	13,378
Money at call and short notice	19,865	22,507	29,510	31,540	31,736	32,514
Advances to banks (10)	3,209	3,625	2,489	2,292	2,829	2,797
Other assets	1,620	1,848	1,983	2,117	2,226	2,359
<b>Investment</b>	<b>3,36,445</b>	<b>3,39,462</b>	<b>3,54,889</b>	<b>3,56,099</b>	<b>3,55,244</b>	<b>3,60,879</b>
Government securities (11)	3,05,742	3,09,234	3,23,864	3,25,182	3,24,473	3,30,037
Other approved securities	30,703	30,228	31,024	30,917	30,770	30,842
<b>Bank credit (14)</b>	<b>4,76,504</b>	<b>4,80,375</b>	<b>4,80,619</b>	<b>4,95,247</b>	<b>4,99,586</b>	<b>5,04,621</b>
	<b>(32,131)</b>	<b>(34,587)</b>	<b>(36,354)</b>	<b>(37,450)</b>	<b>(39,078)</b>	<b>(39,611)</b>
Loans,cash-credits and overdrafts	4,37,389	4,40,967	4,40,283	4,54,656	4,58,946	4,63,753
Inland bills-purchased	5,130	4,929	4,997	5,300	5,188	4,934
Inland bills-discounted	16,485	17,332	17,794	17,821	18,064	18,562
Foreign bills-purchased	9,038	8,722	9,021	9,177	9,332	9,244
Foreign bills-discounted	8,462	8,425	8,525	8,293	8,057	8,127
Cash-Deposit Ratio	8.7	8.2	8.1	7.9	8.2	8.2
Investment- Deposit Ratio	37.6	38.1	38.7	38.2	38.0	38.2
Credit-Deposit Ratio	53.2	54.0	52.4	53.2	53.4	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'.