

No. 4 : ALL SCHEDULED COMMERCIAL BANKS-BUSINESS IN INDIA

| (Rs. crore) | | | | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Last Reporting Friday(in case of March)/ Last Friday | 1997 | | | | 1998 | | | | | | |
| | 1990-91 | 1996-97 | 1997-98 | Aug. | Feb. | Mar. | Apr. | May | Jun.(P) | Jul.(P) | Aug.(P) |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Number of reporting banks | 271 | 295 | 298 | 298 | 298 | 298 | 298 | 299 | 299 | 299 | 299 |
| Liabilities to the banking system(1) | 6,486 | 21,193 | 32,287 | 27,017 | 29,051 | 32,287 | 31,123 | 32,027 | 33,048 | 32,959 | 34,226 |
| Demand and time deposits from banks(2),(11) | 5,443 | 17,396 | 23,682 | 18,400 | 21,092 | 23,682 | 23,540 | 23,849 | 23,749 | 24,896 | 26,127 |
| Borrowings from banks(3) | 967 | 3,258 | 7,160 | 8,105 | 6,288 | 7,160 | 7,030 | 7,648 | 8,947 | 7,629 | 7,541 |
| Other demand and time liabilities(4) | 76 | 539 | 1,445 | 512 | 1,672 | 1,445 | 553 | 530 | 352 | 434 | 558 |
| Liabilities to others(1) | 2,05,600 | 5,40,789 | 6,46,443 | 5,67,706 | 6,20,268 | 6,46,443 | 6,54,751 | 6,63,077 | 6,69,705 | 6,76,708 | 6,95,999 |
| Aggregate deposits | 1,92,541 | 5,05,599 | 6,05,410 | 5,30,577 | 5,80,314 | 6,05,410 | 6,11,276 | 6,16,548 | 6,23,652 | 6,32,375 | 6,52,198 @ |
| Demand | 33,192 | 90,610 | 1,02,513 | 83,875 | 91,015 | 1,02,513 | 98,631 | 96,075 | 1,00,316 | 99,714 | 96,245 |
| Time | 1,59,349 | 4,14,989 | 5,02,897 | 4,46,702 | 4,89,299 | 5,02,897 | 5,12,645 | 5,20,472 | 5,23,336 | 5,32,661 | 5,55,953 |
| Borrowings(5) | 470 | 937 | 1,279 | 1,348 | 1,411 | 1,279 | 1,301 | 3,774 | 3,545 | 1,438 | 1,623 |
| Other demand and time liabilities(4),(12) | 12,589 | 34,253 | 39,754 | 35,781 | 38,542 | 39,754 | 42,174 | 42,756 | 42,508 | 42,895 | 42,178 |
| Borrowings from Reserve Bank(6) | 3,468 | 560 | 395 | 29 | 398 | 395 | 166 | 308 | 360 | 643 | 1,075 |
| Against Usance bills/promissory notes | - | - | - | - | - | - | - | - | - | - | - |
| Others | 3,468 | 560 | 395 | 29 | 398 | 395 | 166 | 308 | 360 | 643 | 1,075 |
| Cash in hand and balances with Reserve Bank | 25,665 | 53,195 | 61,305 | 57,898 | 62,036 | 61,305 | 56,260 | 64,051 | 65,812 | 66,582 | 64,382 |
| Cash in hand | 1,804 | 3,347 | 3,608 | 3,653 | 3,674 | 3,608 | 3,715 | 4,176 | 4,055 | 4,048 | 3,980 |
| Balances with Reserve Bank(8) | 23,861 | 49,848 | 57,698 | 54,245 | 58,362 | 57,698 | 52,545 | 59,875 | 61,757 | 62,534 | 60,402 |

See 'Notes on Tables.'

@ : Includes Rs. 17,945 crore on account of proceeds from Resurgent India Bonds (RIBs).

(Rs. crore)

| Last Reporting Friday(in case of March)/ Last Friday | 1997 | | | 1998 | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | 1990-91 | 1996-97 | 1997-98 | Aug. | Feb. | Mar. | Apr. | May | Jun.(P) | Jul.(P) | Aug.(P) |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Assets with the Banking System | 5,582 | 19,892 | 24,243 | 21,029 | 21,674 | 24,243 | 22,263 | 21,754 | 23,734 | 22,152 | 22,742 |
| Balances with other banks | 2,846 | 8,369 | 11,552 | 8,925 | 9,923 | 11,552 | 11,289 | 10,557 | 11,485 | 10,750 | 10,910 |
| In current account | 1,793 | 3,327 | 3,404 | 3,177 | 3,407 | 3,404 | 3,282 | 3,198 | 3,283 | 3,233 | 3,123 |
| In other accounts | 1,053 | 5,042 | 8,148 | 5,748 | 6,516 | 8,148 | 8,007 | 7,359 | 8,202 | 7,517 | 7,787 |
| Money at call and short notice | 1,445 | 7,959 | 8,861 | 9,410 | 7,985 | 8,861 | 7,744 | 9,039 | 9,874 | 9,426 | 9,591 |
| Advances to Banks(9) | 902 | 1,876 | 2,163 | 1,209 | 2,095 | 2,163 | 1,463 | 960 | 944 | 917 | 1,162 |
| Other assets | 388 | 1,687 | 1,666 | 1,485 | 1,671 | 1,666 | 1,767 | 1,198 | 1,431 | 1,059 | 1,079 |
| Investment | 75,065 | 1,90,513 | 2,18,705 | 2,20,545 | 2,14,710 | 2,18,705 | 2,31,279 | 2,34,300 | 2,33,713 | 2,37,926 | 2,44,778 |
| Government securities(10) | 49,998 | 1,58,890 | 1,86,957 | 1,88,268 | 1,82,297 | 1,86,957 | 1,99,466 | 2,02,374 | 2,01,706 | 2,05,871 | 2,12,487 |
| Other approved securities | 25,067 | 31,624 | 31,748 | 32,277 | 32,413 | 31,748 | 31,813 | 31,927 | 32,007 | 32,055 | 32,291 |
| Bank credit(13) | 1,16,301 | 2,78,401 | 3,24,079 | 2,77,099 | 3,13,456 | 3,24,079 | 3,21,577 | 3,20,707 | 3,18,954 | 3,22,566 | 3,23,670 |
| | (4,506) | (7,597) | (12,485) | (9,442) | (12,868) | (12,485) | (12,920) | (16,047) | (17,139) | (17,458) | (16,698) |
| Loans, cash-credits and overdrafts | 1,05,982 | 2,51,622 | 2,94,735 | 2,51,090 | 2,85,352 | 2,94,735 | 2,91,713 | 2,91,830 | 2,90,658 | 2,94,667 | 2,95,963 |
| Inland bills-purchased | 3,375 | 4,187 | 4,660 | 4,237 | 4,350 | 4,660 | 4,665 | 4,346 | 4,398 | 4,119 | 4,122 |
| Inland bills-discounted | 2,336 | 8,605 | 9,768 | 8,431 | 9,516 | 9,768 | 10,347 | 10,131 | 9,588 | 9,925 | 9,653 |
| Foreign bills-purchased | 2,758 | 7,649 | 7,930 | 7,368 | 7,693 | 7,930 | 7,886 | 7,571 | 7,521 | 7,337 | 7,373 |
| Foreign bills-discounted | 1,851 | 6,337 | 6,985 | 5,973 | 6,544 | 6,985 | 6,966 | 6,829 | 6,789 | 6,518 | 6,560 |
| Cash-Deposit Ratio | 13.3 | 10.5 | 10.1 | 10.9 | 10.7 | 10.1 | 9.2 | 10.4 | 10.6 | 10.5 | 9.9 |
| Investment-Deposit Ratio | 39.0 | 37.7 | 36.1 | 41.6 | 37.0 | 36.1 | 37.8 | 38.0 | 37.5 | 37.6 | 37.5 |
| Credit-Deposit Ratio | 60.4 | 55.1 | 53.5 | 52.2 | 54.0 | 53.5 | 52.6 | 52.0 | 51.1 | 51.0 | 49.6 |