

No. 3 : ALL SCHEDULED BANKS-BUSINESS IN INDIA

Last Reporting Friday(in case of March)/ Last Friday	1990-91	1996-97	1997-98	1997
				Sep.
1	2	3	4	5
Number of reporting banks	299	335	343	338
Liabilities to the banking system(1)	6,673	21,480	32,853	27,891
Demand and time deposits from banks(2)	5,598	17,651	24,209	19,620
Borrowings from banks(3)	998	3,290	7,200	7,755
Other demand and time liabilities(4)	77	539	1,445	516
Liabilities to others(1)	2,13,125	5,65,594	6,78,493	6,09,382
Aggregate deposits	1,99,643	5,29,585	6,36,597	5,73,573
Demand	34,823	93,794	1,06,101	93,311
Time	1,64,820	4,35,791	5,30,496	4,80,262
Borrowings(5)	645	1,063	1,401	1,172
Other demand and time liabilities(4)	12,838	34,946	40,496	34,637
Borrowings from Reserve Bank(6)	3,483	560	395	309
Against Usance bills/promissory notes	-	-	-	-
Others (7)	3,483	560	395	309
Cash in hand and balances with Reserve Bank	25,995	55,110	63,000	61,794
Cash in hand	1,847	3,500	3,781	3,582
Balances with Reserve Bank(8)	24,147	51,610	59,220	58,212

See 'Notes on Tables.'

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(Rs. crore)

1998						
Mar.	Apr.	May	Jun.	Jul.(P)	Aug.(P)	Sep.(P)
6	7	8	9	10	11	12
343	343	344	344	344	344	344
32,853	32,100	32,746	35,029	34,307	35,504	38,418
24,209	24,490	24,516	25,208	26,115	27,354	27,873
7,200	7,057	7,699	9,146	7,757	7,591	10,004
1,445	554	531	675	435	559	542
6,78,493	6,88,188	6,97,457	7,05,223	7,12,732	7,32,533	7,45,317
6,36,597	6,43,724	6,49,991	6,58,152	6,67,420	6,87,801 [@]	6,99,918 [@]
1,06,101	1,02,295	1,00,019	1,02,878	1,03,742	1,00,286	1,03,570
5,30,496	5,41,429	5,49,972	5,55,275	5,63,678	5,87,515 [@]	5,96,348 [@]
1,401	1,409	3,864	4,412	1,535	1,707	1,928
40,496	43,054	43,603	42,659	43,777	43,025	43,472
395	166	308	370	643	1,075	3,330
-	-	-	-	-	-	-
395	166	308	370	643	1,075	3,330
63,000	57,993	65,829	67,889	68,504	66,178	68,486
3,781	3,927	4,452	4,441	4,300	4,251	4,048
59,220	54,066	61,377	63,448	64,204	61,927	64,438

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

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				Sep.
1	2	3	4	5
Assets with the Banking System	6,848	23,884	29,990	25,052
Balances with other banks	3,347	9,999	14,236	11,996
In current account	1,926	3,868	3,915	3,891
In other accounts	1,421	6,131	10,321	8,104
Money at call and short notice	2,201	10,171	11,592	9,928
Advances to Banks(9)	902	1,885	2,196	1,534
Other assets	398	1,829	1,965	1,594
Investment	76,831	1,96,321	2,27,363	2,19,279
Government securities(10)	51,086	1,63,150	1,93,687	1,87,406
Other approved securities	25,746	33,171	33,676	31,873
Bank credit	1,25,575	3,00,354	3,49,216	2,98,733
Loans, cash-credits and overdrafts	1,14,982	2,72,954	3,19,060	2,71,952
Inland bills-purchased	3,532	4,382	4,955	4,544
Inland bills-discounted	2,409	8,824	9,967	8,739
Foreign bills-purchased	2,788	7,710	8,030	7,321
Foreign bills-discounted	1,864	6,485	7,204	6,177
Cash-Deposit Ratio	13.0	10.4	9.9	10.8
Investment-Deposit Ratio	38.5	37.1	35.7	38.2
Credit-Deposit Ratio	62.9	56.7	54.9	52.1

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6	7	8	9	10	11	12
29,990	28,409	27,750	30,032	29,224	29,745	33,602
14,236	14,128	13,175	13,636	13,518	13,792	14,013
3,915	3,970	3,781	3,702	3,754	3,599	3,843
10,321	10,158	9,395	9,934	9,764	10,193	10,171
11,592	10,729	12,111	14,022	13,454	13,420	17,180
2,196	1,494	963	1,053	921	1,169	1,184
1,965	2,058	1,501	1,321	1,331	1,364	1,225
2,27,363	2,40,577	2,43,962	2,43,819	2,47,815	2,54,959	2,61,883
1,93,687	2,06,774	2,10,015	2,10,023	2,13,861	2,20,695	2,28,263
33,676	33,803	33,946	33,795	33,953	34,265	33,619
3,49,216	3,46,546	3,45,267	3,44,346	3,47,334	3,48,365	3,53,365
3,19,060	3,15,914	3,15,598	3,15,271	3,18,669	3,19,890	3,25,038
4,955	4,925	4,659	4,596	4,398	4,403	4,434
9,967	10,602	10,354	9,566	10,169	9,888	9,504
8,030	7,923	7,609	8,351	7,378	7,411	7,418
7,204	7,182	7,047	6,563	6,721	6,772	6,972
9.9	9.0	10.1	10.3	10.3	9.6	9.8
35.7	37.4	37.5	37.0	37.1	37.1	37.4
54.9	53.8	53.1	52.3	52.0	50.6	50.5