

No. 4 : ALL SCHEDULED COMMERCIAL 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	271	295	298	298
Liabilities to the banking system(1)	6,486	21,193	32,287	27,699
Demand and time deposits from banks(2),(11)	5,443	17,396	23,682	19,458
Borrowings from banks(3)	967	3,258	7,160	7,725
Other demand and time liabilities(4)	76	539	1,445	516
Liabilities to others(1)	2,05,600	5,40,789	6,46,443	5,81,625
Aggregate deposits	1,92,541	5,05,599	6,05,410	5,46,548
Demand	33,192	90,610	1,02,513	90,267
Time	1,59,349	4,14,989	5,02,897	4,56,281
Borrowings(5)	470	937	1,279	1,051
Other demand and time liabilities(4),(12)	12,589	34,253	39,754	34,026
Borrowings from Reserve Bank(6)	3,468	560	395	306
Against Usance bills/promissory notes	-	-	-	-
Others	3,468	560	395	306
Cash in hand and balances with Reserve Bank	25,665	53,195	61,305	60,188
Cash in hand	1,804	3,347	3,608	3,417
Balances with Reserve Bank(8)	23,861	49,848	57,698	56,771

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
298	298	299	299	299	299	299
32,287	31,123	32,027	33,799	32,959	34,226	36,776
23,682	23,540	23,849	24,044	24,896	26,127	26,656
7,160	7,030	7,648	9,082	7,629	7,541	9,578
1,445	553	530	672	434	558	542
6,46,443	6,54,751	6,63,077	6,70,066	6,76,708	6,95,999	7,08,482
6,05,410	6,11,276	6,16,548	6,23,944	6,32,375	6,52,198[@]	6,64,006[@]
1,02,513	98,631	96,075	98,582	99,714	96,245	99,513
5,02,897	5,12,645	5,20,472	5,25,362	5,32,661	5,55,953 [@]	5,64,492 [@]
1,279	1,301	3,774	4,325	1,438	1,623	1,788
39,754	42,174	42,756	41,797	42,895	42,178	42,687
395	166	308	360	643	1,075	3,306
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395	166	308	360	643	1,075	3,306
61,305	56,260	64,051	65,940	66,582	64,382	66,600
3,608	3,715	4,176	4,182	4,048	3,980	3,805
57,698	52,545	59,875	61,757	62,534	60,402	62,795

[@] : 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	5,582	19,892	24,243	20,163
Balances with other banks	2,846	8,369	11,552	9,587
In current account	1,793	3,327	3,404	3,369
In other accounts	1,053	5,042	8,148	6,218
Money at call and short notice	1,445	7,959	8,861	7,693
Advances to Banks(9)	902	1,876	2,163	1,518
Other assets	388	1,687	1,666	1,366
Investment	75,065	1,90,513	2,18,705	2,11,892
Government securities(10)	49,998	1,58,890	1,86,957	1,81,506
Other approved securities	25,067	31,624	31,748	30,386
Bank credit(13)	1,16,301 (4,506)	2,78,401 (7,597)	3,24,079 (12,485)	2,79,734 (8,903)
Loans, cash-credits and overdrafts	1,05,982	2,51,622	2,94,735	2,53,862
Inland bills-purchased	3,375	4,187	4,660	4,072
Inland bills-discounted	2,336	8,605	9,768	8,523
Foreign bills-purchased	2,758	7,649	7,930	7,237
Foreign bills-discounted	1,851	6,337	6,985	6,040
Cash-Deposit Ratio	13.3	10.5	10.1	11.0
Investment-Deposit Ratio	39.0	37.7	36.1	38.8
Credit-Deposit Ratio	60.4	55.1	53.5	51.2

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6	7	8	9	10	11	12
24,243	22,263	21,754	23,456	22,152	22,742	26,445
11,552	11,289	10,557	11,054	10,750	10,910	11,110
3,404	3,282	3,198	3,195	3,233	3,123	3,188
8,148	8,007	7,359	7,860	7,517	7,787	7,922
8,861	7,744	9,039	10,281	9,426	9,591	13,236
2,163	1,463	960	1,047	917	1,162	1,177
1,666	1,767	1,198	1,073	1,059	1,079	923
2,18,705	2,31,279	2,34,300	2,33,970	2,37,926	2,44,778	2,51,560
1,86,957	1,99,466	2,02,374	2,02,184	2,05,871	2,12,487	2,19,901
31,748	31,813	31,927	31,785	32,055	32,291	31,658
3,24,079 (12,485)	3,21,577 (12,920)	3,20,707 (16,047)	3,19,676 (17,139)	3,22,566 (17,458)	3,23,670 (16,698)	3,28,132 (16,079)
2,94,735	2,91,713	2,91,830	2,91,354	2,94,667	2,95,963	3,00,623
4,660	4,665	4,346	4,305	4,119	4,122	4,151
9,768	10,347	10,131	9,348	9,925	9,653	9,250
7,930	7,886	7,571	8,315	7,337	7,373	7,375
6,985	6,966	6,829	6,354	6,518	6,560	6,734
10.1	9.2	10.4	10.6	10.5	9.9	10.0
36.1	37.8	38.0	37.5	37.6	37.5	37.9
53.5	52.6	52.0	51.2	51.0	49.6	49.4