

## 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	Nov.	May	Jun.	Jul.	Aug.(P)	Sep.(P)	Oct.(P)	Nov.(P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting banks	271	295	298	298	299	299	299	299	299	299	299
<b>Liabilities to the banking system(1)</b>	<b>6,486</b>	<b>21,193</b>	<b>32,287</b>	<b>30,213</b>	<b>32,027</b>	<b>33,799</b>	<b>33,262</b>	<b>34,226</b>	<b>36,776</b>	<b>40,691</b>	<b>40,891</b>
Demand and time deposits from banks(2),(12)	5,443	17,396	23,682	20,659	23,849	24,044	25,105	26,127	26,656	28,082	28,491
Borrowings from banks(3)	967	3,258	7,160	9,004	7,648	9,082	7,774	7,541	9,578	12,116	11,976
Other demand and time liabilities(4)	76	539	1,445	550	530	672	383	558	542	493	424
<b>Liabilities to others(1)</b>	<b>2,05,600</b>	<b>5,40,789</b>	<b>6,46,443</b>	<b>5,96,554</b>	<b>6,63,077</b>	<b>6,70,066</b>	<b>6,77,806</b>	<b>6,95,999</b>	<b>7,08,482</b>	<b>7,22,258</b>	<b>7,28,332</b>
<b>Aggregate deposits(5)</b>	<b>1,92,541</b>	<b>5,05,599</b>	<b>6,05,410</b>	<b>5,59,156</b>	<b>6,16,548</b>	<b>6,23,944</b>	<b>6,34,039</b>	<b>6,52,198</b>	<b>6,64,006</b>	<b>6,78,952</b>	<b>6,79,566</b>
Demand	33,192	90,610	1,02,513	89,752	96,075	98,582	99,357	96,245	99,513	1,01,598	1,00,408
Time(5)	1,59,349	4,14,989	5,02,897	4,69,404	5,20,472	5,25,362	5,34,681	5,55,953	5,64,492	5,77,354	5,79,159
Borrowings(6)	470	937	1,279	2,842	3,774	4,325	1,444	1,623	1,788	2,727	2,725
Other demand and time liabilities(4),(13)	12,589	34,253	39,754	34,556	42,756	41,797	42,323	42,178	42,687	40,579	46,041
<b>Borrowings from Reserve Bank(7)</b>	<b>3,468</b>	<b>560</b>	<b>395</b>	<b>24</b>	<b>308</b>	<b>360</b>	<b>643</b>	<b>1,075</b>	<b>3,306</b>	<b>5,296</b>	<b>5,349</b>
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-	-	-
Others	3,468	560	395	24	308	360	643	1,075	3,306	5,296	5,349
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>53,195</b>	<b>61,305</b>	<b>59,257</b>	<b>64,051</b>	<b>65,940</b>	<b>66,710</b>	<b>64,382</b>	<b>66,600</b>	<b>74,898</b>	<b>76,960</b>
Cash in hand	1,804	3,347	3,608	3,540	4,176	4,182	4,177	3,980	3,805	4,158	5,034
Balances with Reserve Bank(9)	23,861	49,848	57,698	55,717	59,875	61,757	62,534	60,402	62,795	70,740	71,926

See 'Notes on Tables'.

## 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	Nov.	May	Jun.	Jul.	Aug.(P)	Sep.(P)	Oct.(P)	Nov.(P)
1	2	3	4	5	6	7	8	9	10	11	12
<b>Assets with the Banking System</b>	<b>5,582</b>	<b>19,892</b>	<b>24,243</b>	<b>22,734</b>	<b>21,754</b>	<b>23,456</b>	<b>22,552</b>	<b>22,742</b>	<b>26,445</b>	<b>31,852</b>	<b>30,289</b>
Balances with other banks	2,846	8,369	11,552	10,009	10,557	11,054	11,043	10,910	11,110	11,697	11,079
In current account	1,793	3,327	3,404	3,407	3,198	3,195	3,137	3,123	3,188	3,583	3,493
In other accounts	1,053	5,042	8,148	6,602	7,359	7,860	7,906	7,787	7,922	8,114	7,586
Money at call and short notice	1,445	7,959	8,861	9,741	9,039	10,281	9,278	9,591	13,236	17,707	16,838
Advances to banks (10)	902	1,876	2,163	1,676	960	1,047	1,068	1,162	1,177	1,465	1,315
Other assets	388	1,687	1,666	1,309	1,198	1,073	1,164	1,079	923	984	1,058

<b>Investment</b>	<b>75,065</b>	<b>1,90,513</b>	<b>2,18,705</b>	<b>2,18,638</b>	<b>2,34,300</b>	<b>2,33,970</b>	<b>2,38,090</b>	<b>2,44,778</b>	<b>2,51,560</b>	<b>2,47,952</b>	<b>2,51,280</b>
Government securities (11)	49,998	1,58,890	1,86,957	1,86,841	2,02,374	2,02,184	2,06,375	2,12,487	2,19,901	2,15,909	2,19,306
Other approved securities	25,067	31,624	31,748	31,797	31,927	31,785	31,714	32,291	31,658	32,043	31,973
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>2,78,401</b>	<b>3,24,079</b>	<b>2,88,483</b>	<b>3,20,707</b>	<b>3,19,676</b>	<b>3,23,050</b>	<b>3,23,670</b>	<b>3,28,132</b>	<b>3,37,520</b>	<b>3,36,759</b>
	<b>(4,506)</b>	<b>(7,597)</b>	<b>(12,485)</b>	<b>(12,025)</b>	<b>(16,047)</b>	<b>(17,139)</b>	<b>(17,458)</b>	<b>(16,698)</b>	<b>(16,079)</b>	<b>(16,728)</b>	<b>(16,727)</b>
Loans, cash-credits and overdrafts	1,05,982	2,51,622	2,94,735	2,61,924	2,91,830	2,91,354	2,95,239	2,95,963	3,00,623	3,09,616	3,09,215
Inland bills-purchased	3,375	4,187	4,660	4,354	4,346	4,305	4,059	4,122	4,151	4,452	4,264
Inland bills-discounted	2,336	8,605	9,768	8,587	10,131	9,348	10,085	9,653	9,250	9,441	9,264
Foreign bills-purchased	2,758	7,649	7,930	7,503	7,571	8,315	7,126	7,373	7,375	7,438	7,339
Foreign bills-discounted	1,851	6,337	6,985	6,114	6,829	6,354	6,541	6,560	6,734	6,573	6,676
Cash-Deposit Ratio	13.3	10.5	10.1	10.6	10.4	10.6	10.5	9.9	10.0	11.0	11.3
Investment- Deposit Ratio	39.0	37.7	36.1	39.1	38.0	37.5	37.6	37.5	37.9	36.5	37.0
Credit-Deposit Ratio	60.4	55.1	53.5	51.6	52.0	51.2	51.0	49.6	49.4	49.7	49.6