

## No. 3 : All Scheduled Banks Business in India

Last Reporting Friday(in case of March)/ Last Friday				1997			1998			
	1990-91	1996-97	1997-98	Oct.	Apr.	May	Jun.	Jul.(P)	Aug.(P)	Sep.(
1	2	3	4	5	6	7	8	9	10	3
Number of reporting banks	299	335	343	338	343	344	344	344	344	34
<b>Liabilities to the banking system(1)</b>	<b>6,673</b>	<b>21,480</b>	<b>32,853</b>	<b>32,559</b>	<b>32,100</b>	<b>32,746</b>	<b>35,029</b>	<b>34,307</b>	<b>35,504</b>	<b>38,4</b>
Demand and time deposits from banks(2)	5,598	17,651	24,209	20,856	24,490	24,516	25,208	26,115	27,354	27,8
Borrowings from banks(3)	998	3,290	7,200	11,279	7,057	7,699	9,146	7,757	7,591	10,0
Other demand and time liabilities(4)	77	539	1,445	423	554	531	675	435	559	5
<b>Liabilities to others(1)</b>	<b>2,13,125</b>	<b>5,65,594</b>	<b>6,78,493</b>	<b>6,35,601</b>	<b>6,88,188</b>	<b>6,97,457</b>	<b>7,05,223</b>	<b>7,12,732</b>	<b>7,32,533</b>	<b>7,45,3</b>
<b>Aggregate deposits</b>	<b>1,99,643</b>	<b>5,29,585</b>	<b>6,36,597</b>	<b>5,95,106</b>	<b>6,43,724</b>	<b>6,49,991</b>	<b>6,58,152</b>	<b>6,67,420</b>	<b>6,87,801</b> <sup>®</sup>	<b>6,99,9</b>
Demand	34,823	93,794	1,06,101	91,330	1,02,295	1,00,019	1,02,878	1,03,742	1,00,286	1,03,5
Time	1,64,820	4,35,791	5,30,496	5,03,775	5,41,429	5,49,972	5,55,275	5,63,678	5,87,515	5,96,3
Borrowings(5)	645	1,063	1,401	3,306	1,409	3,864	4,412	1,535	1,707	1,9
Other demand and time liabilities(4)	12,838	34,946	40,496	37,189	43,054	43,603	42,659	43,777	43,025	43,4
<b>Borrowings from Reserve Bank(6)</b>	<b>3,483</b>	<b>560</b>	<b>395</b>	<b>3</b>	<b>166</b>	<b>308</b>	<b>370</b>	<b>643</b>	<b>1,075</b>	<b>3,3</b>
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-	-
Others (7)	3,483	560	395	3	166	308	370	643	1,075	3,3
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>55,110</b>	<b>63,000</b>	<b>58,242</b>	<b>57,993</b>	<b>65,829</b>	<b>67,889</b>	<b>68,504</b>	<b>66,178</b>	<b>68,4</b>
Cash in hand	1,847	3,500	3,781	3,909	3,927	4,452	4,441	4,300	4,251	4,0
Balances with Reserve Bank(8)	24,147	51,610	59,220	54,334	54,066	61,377	63,448	64,204	61,927	64,4
<b>Assets with the Banking System</b>	<b>6,848</b>	<b>23,884</b>	<b>29,990</b>	<b>32,150</b>	<b>28,409</b>	<b>27,750</b>	<b>30,032</b>	<b>29,224</b>	<b>29,745</b>	<b>33,6</b>
Balances with other banks	3,347	9,999	14,236	11,829	14,128	13,175	13,636	13,518	13,792	14,0
In current account	1,926	3,868	3,915	3,988	3,970	3,781	3,702	3,754	3,599	3,8
In other accounts	1,421	6,131	10,321	7,841	10,158	9,395	9,934	9,764	10,193	10,1
Money at call and short notice	2,201	10,171	11,592	16,440	10,729	12,111	14,022	13,454	13,420	17,1
Advances to banks(9)	902	1,885	2,196	1,498	1,494	963	1,053	921	1,169	1,1
Other assets	398	1,829	1,965	2,384	2,058	1,501	1,321	1,331	1,364	1,2
<b>Investment</b>	<b>76,831</b>	<b>1,96,321</b>	<b>2,27,363</b>	<b>2,27,428</b>	<b>2,40,577</b>	<b>2,43,962</b>	<b>2,43,819</b>	<b>2,47,815</b>	<b>2,54,959</b>	<b>2,61,8</b>
Government securities(10)	51,086	1,63,150	1,93,687	1,92,123	2,06,774	2,10,015	2,10,023	2,13,861	2,20,695	2,28,2
Other approved securities	25,746	33,171	33,676	35,306	33,803	33,946	33,795	33,953	34,265	33,6
<b>Bank credit</b>	<b>1,25,575</b>	<b>3,00,354</b>	<b>3,49,216</b>	<b>3,09,844</b>	<b>3,46,546</b>	<b>3,45,267</b>	<b>3,44,346</b>	<b>3,47,334</b>	<b>3,48,365</b>	<b>3,53,3</b>
Loans, cash-credits and overdrafts	1,14,982	2,72,954	3,19,060	2,82,675	3,15,914	3,15,598	3,15,271	3,18,669	3,19,890	3,25,0
Inland bills-purchased	3,532	4,382	4,955	4,890	4,925	4,659	4,596	4,398	4,403	4,4
Inland bills-discounted	2,409	8,824	9,967	8,421	10,602	10,354	9,566	10,169	9,888	9,5

Foreign bills-purchased	2,788	7,710	8,030	7,519	7,923	7,609	8,351	7,378	7,411	7,4
Foreign bills-discounted	1,864	6,485	7,204	6,338	7,182	7,047	6,563	6,721	6,772	6,9
Cash-Deposit Ratio	13.0	10.4	9.9	9.8	9.0	10.1	10.3	10.3	9.6	9
Investment-Deposit Ratio	38.5	37.1	35.7	38.2	37.4	37.5	37.0	37.1	37.1	37
Credit-Deposit Ratio	62.9	56.7	54.9	52.1	53.8	53.1	52.3	52.0	50.6	50

See 'Notes on Tables.'

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