

## No. 4 : All Scheduled Commercial 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.(P)
1	2	3	4	5	6	7	8	9	10	11
Number of reporting banks	271	295	298	298	298	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>31,990</b>	<b>31,123</b>	<b>32,027</b>	<b>33,799</b>	<b>32,959</b>	<b>34,226</b>	<b>36,711</b>
Demand and time deposits from banks(2),(11)	5,443	17,396	23,682	20,305	23,540	23,849	24,044	24,896	26,127	26,611
Borrowings from banks(3)	967	3,258	7,160	11,263	7,030	7,648	9,082	7,629	7,541	9,511
Other demand and time liabilities(4)	76	539	1,445	422	553	530	672	434	558	529
<b>Liabilities to others(1)</b>	<b>2,05,600</b>	<b>5,40,789</b>	<b>6,46,443</b>	<b>6,05,047</b>	<b>6,54,751</b>	<b>6,63,077</b>	<b>6,70,066</b>	<b>6,76,708</b>	<b>6,95,999</b>	<b>7,08,411</b>
<b>Aggregate deposits</b>	<b>1,92,541</b>	<b>5,05,599</b>	<b>6,05,410</b>	<b>5,65,436</b>	<b>6,11,276</b>	<b>6,16,548</b>	<b>6,23,944</b>	<b>6,32,375</b>	<b>6,52,198</b> <sup>®</sup>	<b>6,64,022</b>
Demand	33,192	90,610	1,02,513	87,957	98,631	96,075	98,582	99,714	96,245	99,511
Time	1,59,349	4,14,989	5,02,897	4,77,479	5,12,645	5,20,472	5,25,362	5,32,661	5,55,953	5,64,411
Borrowings(5)	470	937	1,279	3,189	1,301	3,774	4,325	1,438	1,623	1,711
Other demand and time liabilities(4),(12)	12,589	34,253	39,754	36,422	42,174	42,756	41,797	42,895	42,178	42,611
<b>Borrowings from Reserve Bank(6)</b>	<b>3,468</b>	<b>560</b>	<b>395</b>	<b>-</b>	<b>166</b>	<b>308</b>	<b>360</b>	<b>643</b>	<b>1,075</b>	<b>3,301</b>
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-	-
Others	3,468	560	395	-	166	308	360	643	1,075	3,301
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>53,195</b>	<b>61,305</b>	<b>56,723</b>	<b>56,260</b>	<b>64,051</b>	<b>65,940</b>	<b>66,582</b>	<b>64,382</b>	<b>66,611</b>
Cash in hand	1,804	3,347	3,608	3,691	3,715	4,176	4,182	4,048	3,980	3,811
Balances with Reserve Bank(8)	23,861	49,848	57,698	53,032	52,545	59,875	61,757	62,534	60,402	62,799
<b>Assets with the Banking System</b>	<b>5,582</b>	<b>19,892</b>	<b>24,243</b>	<b>26,264</b>	<b>22,263</b>	<b>21,754</b>	<b>23,456</b>	<b>22,152</b>	<b>22,742</b>	<b>26,411</b>
Balances with other banks	2,846	8,369	11,552	9,376	11,289	10,557	11,054	10,750	10,910	11,111
In current account	1,793	3,327	3,404	3,451	3,282	3,198	3,195	3,233	3,123	3,111
In other accounts	1,053	5,042	8,148	5,925	8,007	7,359	7,860	7,517	7,787	7,999
Money at call and short notice	1,445	7,959	8,861	13,279	7,744	9,039	10,281	9,426	9,591	13,211
Advances to banks(9)	902	1,876	2,163	1,478	1,463	960	1,047	917	1,162	1,111
Other assets	388	1,687	1,666	2,130	1,767	1,198	1,073	1,059	1,079	911
<b>Investment</b>	<b>75,065</b>	<b>1,90,513</b>	<b>2,18,705</b>	<b>2,19,243</b>	<b>2,31,279</b>	<b>2,34,300</b>	<b>2,33,970</b>	<b>2,37,926</b>	<b>2,44,778</b>	<b>2,51,511</b>
Government securities(10)	49,998	1,58,890	1,86,957	<b>1,85,657</b>	1,99,466	2,02,374	2,02,184	2,05,871	2,12,487	2,19,911
Other approved securities	25,067	31,624	31,748	33,586	31,813	31,927	31,785	32,055	32,291	31,600
<b>Bank credit(13)</b>	<b>1,16,301</b>	<b>2,78,401</b>	<b>3,24,079</b>	<b>2,87,627</b>	<b>3,21,577</b>	<b>3,20,707</b>	<b>3,19,676</b>	<b>3,22,566</b>	<b>3,23,670</b>	<b>3,28,111</b>
	<b>(4,506)</b>	<b>(7,597)</b>	<b>(12,485)</b>	<b>(10,764)</b>	<b>(12,920)</b>	<b>(16,047)</b>	<b>(17,139)</b>	<b>(17,458)</b>	<b>(16,698)</b>	<b>(16,071)</b>
Loans, cash-credits and overdrafts	1,05,982	2,51,622	2,94,735	2,61,100	2,91,713	2,91,830	2,91,354	2,94,667	2,95,963	3,00,611
Inland bills-purchased	3,375	4,187	4,660	4,674	4,665	4,346	4,305	4,119	4,122	4,111

Inland bills-discounted	2,336	8,605	9,768	8,225	10,347	10,131	9,348	9,925	9,653	9,20
Foreign bills-purchased	2,758	7,649	7,930	7,480	7,886	7,571	8,315	7,337	7,373	7,30
Foreign bills-discounted	1,851	6,337	6,985	6,147	6,966	6,829	6,354	6,518	6,560	6,70
Cash-Deposit Ratio	13.3	10.5	10.1	10.0	9.2	10.4	10.6	10.5	9.9	10
Investment-Deposit Ratio	39.0	37.7	36.1	38.8	37.8	38.0	37.5	37.6	37.5	37
Credit-Deposit Ratio	60.4	55.1	53.5	50.9	52.6	52.0	51.2	51.0	49.6	49

See 'Notes on Tables.'

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