

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

Last Reporting Friday (in case of March)/ Last Friday 1	(Rs. crore)										
	1998							1999			
	1990-91 2	1996-97 3	1997-98 4	Jan. 5	Jul. 6	Aug. 7	Sep.(P) 8	Oct.(P) 9	Nov.(P) 10	Dec.(P) 11	Jan.(P) 12
Number of reporting banks	299	335	343	338	344	344	344	344	344	344	344
<b>Liabilities to the banking system (1)</b>	<b>6,673</b>	<b>21,480</b>	<b>32,853</b>	<b>31,431</b>	<b>34,524</b>	<b>35,599</b>	<b>38,418</b>	<b>42,008</b>	<b>42,257</b>	<b>42,065</b>	<b>42,667</b>
Demand and time deposits from banks (2)	5,598	17,651	24,209	20,577	26,324	27,455	27,873	29,260	29,725	29,700	30,721
Borrowings from banks (3)	998	3,290	7,200	8,133	7,816	7,677	10,004	12,256	12,108	11,704	11,432
Other demand and time liabilities (4)	77	539	1,445	2,721	384	467	542	493	424	662	514
<b>Liabilities to others (1)</b>	<b>2,13,125</b>	<b>5,65,594</b>	<b>6,78,493</b>	<b>6,38,526</b>	<b>7,14,104</b>	<b>7,32,993</b>	<b>7,45,317</b>	<b>7,59,878</b>	<b>7,66,248</b>	<b>7,69,152</b>	<b>7,77,782</b>
<b>Aggregate deposits (5)</b>	<b>1,99,643</b>	<b>5,29,585</b>	<b>6,36,597</b>	<b>5,98,202</b>	<b>6,69,371</b>	<b>6,88,787</b>	<b>6,99,918</b>	<b>7,15,556</b>	<b>7,16,504</b>	<b>7,19,130</b>	<b>7,27,419</b>
Demand	34,823	93,794	1,06,101	93,690	1,03,510	1,01,028	1,03,570	1,05,819	1,04,677	1,04,682	1,06,651
Time (5)	1,64,820	4,35,791	5,30,496	5,04,512	5,65,861	5,87,759	5,96,348	6,09,737	6,11,827	6,14,448	6,20,768
Borrowings (6)	645	1,063	1,401	1,812	1,538	1,722	1,928	2,801	2,801	3,122	1,951
Other demand and time liabilities (4)	12,838	34,946	40,496	38,513	43,196	42,485	43,472	41,522	46,943	46,900	48,412
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>560</b>	<b>395</b>	<b>550</b>	<b>643</b>	<b>1,075</b>	<b>3,330</b>	<b>5,411</b>	<b>5,504</b>	<b>6,428</b>	<b>5,429</b>
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-	-	-
Others (8)	3,483	560	395	550	643	1,075	3,330	5,411	5,504	6,428	5,429
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>55,110</b>	<b>63,000</b>	<b>66,138</b>	<b>68,634</b>	<b>66,349</b>	<b>68,486</b>	<b>77,103</b>	<b>78,823</b>	<b>79,389</b>	<b>74,378</b>
Cash in hand	1,847	3,500	3,781	3,716	4,430	4,421	4,048	4,662	5,258	3,977	4,218
Balances with Reserve Bank (9)	24,147	51,610	59,220	62,422	64,204	61,927	64,438	72,441	73,566	75,411	70,160
<b>Assets with the Banking System</b>	<b>6,848</b>	<b>23,884</b>	<b>29,990</b>	<b>25,813</b>	<b>29,391</b>	<b>29,472</b>	<b>33,602</b>	<b>39,163</b>	<b>39,323</b>	<b>38,520</b>	<b>40,166</b>
Balances with other banks	3,347	9,999	14,236	12,268	13,706	13,830	14,013	14,630	14,387	14,493	14,571
In current account	1,926	3,868	3,915	3,988	3,645	3,644	3,843	4,138	4,134	4,124	4,482
In other accounts	1,421	6,131	10,321	8,281	10,061	10,186	10,171	10,492	10,253	10,369	10,089
Money at call and short notice	2,201	10,171	11,592	9,353	13,177	12,840	17,180	21,871	22,339	19,676	21,226
Advances to banks(10)	902	1,885	2,196	2,187	1,081	1,239	1,184	1,472	1,331	3,109	2,908
Other assets	398	1,829	1,965	2,005	1,426	1,563	1,225	1,189	1,267	1,242	1,461
<b>Investment</b>	<b>76,831</b>	<b>1,96,321</b>	<b>2,27,363</b>	<b>2,19,353</b>	<b>2,47,930</b>	<b>2,55,843</b>	<b>2,61,883</b>	<b>2,58,531</b>	<b>2,62,037</b>	<b>2,59,771</b>	<b>2,61,820</b>
Government securities(11)	51,086	1,63,150	1,93,687	1,86,066	2,14,318	2,22,091	2,28,263	2,24,567	2,28,056	2,26,187	2,28,237
Other approved securities	25,746	33,171	33,676	33,287	33,612	33,752	33,619	33,964	33,981	33,584	33,583
<b>Bank credit</b>	<b>1,25,575</b>	<b>3,00,354</b>	<b>3,49,216</b>	<b>3,30,720</b>	<b>3,47,852</b>	<b>3,48,414</b>	<b>3,53,365</b>	<b>3,63,439</b>	<b>3,62,262</b>	<b>3,66,045</b>	<b>3,77,227</b>
Loans, cash-credits and overdrafts	1,14,982	2,72,954	3,19,060	3,02,460	3,19,274	3,20,332	3,25,038	3,34,713	3,33,916	3,37,196	3,47,126
Inland bills-purchased	3,532	4,382	4,955	4,839	4,336	4,383	4,434	4,716	4,504	4,374	4,741
Inland bills-discounted	2,409	8,824	9,967	8,916	10,331	9,848	9,504	9,698	9,541	9,905	9,955

Foreign bills-purchased	2,788	7,710	8,030	7,832	7,168	7,100	7,418	7,484	7,379	7,469	8,152
Foreign bills-discounted	1,864	6,485	7,204	6,675	6,744	6,752	6,972	6,828	6,921	7,101	7,253
Cash-Deposit Ratio	13.0	10.4	9.9	11.1	10.3	9.6	9.8	10.8	11.0	11.0	10.2
Investment-Deposit Ratio	38.5	37.1	35.7	36.7	37.0	37.1	37.4	36.1	36.6	36.1	36.0
Credit-Deposit Ratio	62.9	56.7	54.9	55.3	52.0	50.6	50.5	50.8	50.6	50.9	51.9

See [Notes on Tables](#).