

## No. 4 : All Scheduled Commercial Banks - Business in India

Last Reporting Friday (in case of March)/ Last Friday	1998									
	1990-91	1996-97	1997-98	Jan.	Jul.	Aug.	Sep.(P)	Oct.(P)	Nov.(P)	Dec.(P)
1	2	3	4	5	6	7	8	9	10	11
Number of Reporting banks	271	295	298	298	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>30,848</b>	<b>33,262</b>	<b>34,269</b>	<b>36,776</b>	<b>40,691</b>	<b>40,891</b>	<b>40,710</b>
Demand and time deposits from banks(2),(12)	5,443	17,396	23,682	20,029	25,105	26,228	26,656	28,082	28,491	28,491
Borrowings from banks(3)	967	3,258	7,160	8,098	7,774	7,577	9,578	12,116	11,976	11,550
Other demand and time liabilities(4)	76	539	1,445	2,721	383	465	542	493	424	661
<b>Liabilities to others(1)</b>	<b>2,05,600</b>	<b>5,40,789</b>	<b>6,46,443</b>	<b>6,07,709</b>	<b>6,77,806</b>	<b>6,96,547</b>	<b>7,08,482</b>	<b>7,22,258</b>	<b>7,28,332</b>	<b>7,31,005</b>
<b>Aggregate deposits(5)</b>	<b>1,92,541</b>	<b>5,05,599</b>	<b>6,05,410</b>	<b>5,68,235</b>	<b>6,34,039</b>	<b>6,53,264</b>	<b>6,64,006</b>	<b>6,78,952</b>	<b>6,79,566</b>	<b>6,81,970</b>
Demand	33,192	90,610	1,02,513	90,161	99,357	97,093	99,513	1,01,598	1,00,408	1,00,373
Time(5)	1,59,349	4,14,989	5,02,897	4,78,074	5,34,681	5,56,172	5,64,492	5,77,354	5,79,159	5,81,597
Borrowings(6)	470	937	1,279	1,679	1,444	1,638	1,788	2,727	2,725	3,045
Other demand and time liabilities(4),(13)	12,589	34,253	39,754	37,794	42,323	41,644	42,687	40,579	46,041	45,990
<b>Borrowings from Reserve Bank(7)</b>	<b>3,468</b>	<b>560</b>	<b>395</b>	<b>487</b>	<b>643</b>	<b>1,075</b>	<b>3,306</b>	<b>5,296</b>	<b>5,349</b>	<b>6,310</b>
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-	-
Others	3,468	560	395	487	643	1,075	3,306	5,296	5,349	6,310
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>53,195</b>	<b>61,305</b>	<b>63,711</b>	<b>66,710</b>	<b>64,549</b>	<b>66,600</b>	<b>74,898</b>	<b>76,960</b>	<b>77,548</b>
Cash in hand	1,804	3,347	3,608	3,546	4,177	4,147	3,805	4,158	5,034	3,773
Balances with Reserve Bank(9)	23,861	49,848	57,698	60,165	62,534	60,402	62,795	70,740	71,926	73,770
<b>Assets with the Banking System</b>	<b>5,582</b>	<b>19,892</b>	<b>24,243</b>	<b>20,225</b>	<b>22,552</b>	<b>22,519</b>	<b>26,445</b>	<b>31,852</b>	<b>30,289</b>	<b>29,224</b>
Balances with other banks	2,846	8,369	11,552	9,863	11,043	11,097	11,110	11,697	11,079	11,724
In current account	1,793	3,327	3,404	3,457	3,137	3,099	3,188	3,583	3,493	3,524
In other accounts	1,053	5,042	8,148	6,405	7,906	7,999	7,922	8,114	7,586	8,200
Money at call and short notice	1,445	7,959	8,861	6,411	9,278	8,911	13,236	17,707	16,838	14,930
Advances to banks (10)	902	1,876	2,163	2,172	1,068	1,222	1,177	1,465	1,315	1,530
Other assets	388	1,687	1,666	1,780	1,164	1,288	923	984	1,058	1,030
<b>Investment</b>	<b>75,065</b>	<b>1,90,513</b>	<b>2,18,705</b>	<b>2,10,887</b>	<b>2,38,090</b>	<b>2,45,650</b>	<b>2,51,560</b>	<b>2,47,952</b>	<b>2,51,280</b>	<b>2,48,961</b>
Government securities (11)	49,998	1,58,890	1,86,957	1,79,370	2,06,375	2,13,871	2,19,901	2,15,909	2,19,306	2,17,364
Other approved securities	25,067	31,624	31,748	31,517	31,714	31,778	31,658	32,043	31,973	31,597
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>2,78,401</b>	<b>3,24,079</b>	<b>3,07,061</b>	<b>3,23,050</b>	<b>3,23,597</b>	<b>3,28,132</b>	<b>3,37,520</b>	<b>3,36,759</b>	<b>3,40,301</b>
	<b>(4,506)</b>	<b>(7,597)</b>	<b>(12,485)</b>	<b>(12,416)</b>	<b>(17,458)</b>	<b>(16,698)</b>	<b>(16,079)</b>	<b>(16,728)</b>	<b>(16,727)</b>	<b>(16,215)</b>
Loans, cash-credits and overdrafts	1,05,982	2,51,622	2,94,735	2,79,507	2,95,239	2,96,290	3,00,623	3,09,616	3,09,215	3,12,244
Inland bills-purchased	3,375	4,187	4,660	4,589	4,059	4,101	4,151	4,452	4,264	4,090
Inland bills-discounted	2,336	8,605	9,768	8,705	10,085	9,614	9,250	9,441	9,264	9,645

Foreign bills-purchased	2,758	7,649	7,930	7,798	7,126	7,053	7,375	7,438	7,339	7,429
Foreign bills-discounted	1,851	6,337	6,985	6,462	6,541	6,540	6,734	6,573	6,676	6,880
Cash-Deposit Ratio	13.3	10.5	10.1	11.2	10.5	9.9	10.0	11.0	11.3	11.4
Investment – Deposit Ratio	39.0	37.7	36.1	37.1	37.6	37.6	37.9	36.5	37.0	36.5
Credit-Deposit Ratio	60.4	55.1	53.5	54.0	51.0	49.5	49.4	49.7	49.6	49.5

See [‘Notes on Tables’](#).