

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

Last Reporting Friday(in case of March)/ Last Friday	(Rs. crore)										
	1998										
	1999										
	1990-91	1996-97	1997-98	Feb.	Aug.	Sep.	Oct.(P)	Nov.(P)	Dec.(P)	Jan.(P)	Feb.(P)
1	2	3	4	5	6	7	8	9	10	11	12
Number of reporting banks	299	335	343	343	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>29,603</b>	<b>35,599</b>	<b>39,393</b>	<b>42,008</b>	<b>42,257</b>	<b>42,065</b>	<b>42,667</b>	<b>45,244</b>
Demand and time deposits from banks (2)	5,598	17,651	24,209	21,630	27,455	29,148	29,260	29,725	29,700	30,721	31,066
Borrowings from banks (3)	998	3,290	7,200	6,301	7,677	9,807	12,256	12,108	11,704	11,432	13,426
Other demand and time liabilities (4)	77	539	1,445	1,672	467	438	493	424	662	514	751
<b>Liabilities to others (1)</b>	<b>2,13,125</b>	<b>5,65,594</b>	<b>6,78,493</b>	<b>6,52,018</b>	<b>7,32,993</b>	<b>7,48,961</b>	<b>7,59,878</b>	<b>7,66,248</b>	<b>7,69,152</b>	<b>7,77,782</b>	<b>7,85,776</b>
<b>Aggregate deposits (5)</b>	<b>1,99,643</b>	<b>5,29,585</b>	<b>6,36,597</b>	<b>6,11,187</b>	<b>6,88,787</b>	<b>7,05,286</b>	<b>7,15,556</b>	<b>7,16,504</b>	<b>7,19,130</b>	<b>7,27,419</b>	<b>7,32,343</b>
Demand	34,823	93,794	1,06,101	94,648	1,01,028	1,06,197	1,05,819	1,04,677	1,04,682	1,06,651	1,06,569
Time (5)	1,64,820	4,35,791	5,30,496	5,16,540	5,87,759	5,99,089	6,09,737	6,11,827	6,14,448	6,20,768	6,25,774
Borrowings (6)	645	1,063	1,401	1,536	1,722	1,549	2,801	2,801	3,122	1,951	1,891
Other demand and time liabilities (4)	12,838	34,946	40,496	39,294	42,485	42,126	41,522	46,943	46,900	48,412	51,542
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>560</b>	<b>395</b>	<b>398</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>	<b>4,790</b>
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-	-	-
Others (8)	3,483	560	395	398	1,075	3,330	5,411	5,504	6,428	5,429	4,790
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>55,110</b>	<b>63,000</b>	<b>63,675</b>	<b>66,349</b>	<b>68,496</b>	<b>77,103</b>	<b>78,823</b>	<b>79,389</b>	<b>74,378</b>	<b>75,753</b>
Cash in hand	1,847	3,500	3,781	3,871	4,421	4,057	4,662	5,258	3,977	4,218	4,245
Balances with Reserve Bank (9)	24,147	51,610	59,220	59,805	61,927	64,438	72,441	73,566	75,411	70,160	71,508
<b>Assets with the Banking System</b>	<b>6,848</b>	<b>23,884</b>	<b>29,990</b>	<b>27,570</b>	<b>29,472</b>	<b>34,199</b>	<b>39,163</b>	<b>39,323</b>	<b>38,520</b>	<b>40,166</b>	<b>42,190</b>
Balances with other banks	3,347	9,999	14,236	12,668	13,830	14,313	14,630	14,387	14,493	14,571	14,681
In current account	1,926	3,868	3,915	4,028	3,644	3,918	4,138	4,134	4,124	4,482	4,244
In other accounts	1,421	6,131	10,321	8,640	10,186	10,395	10,492	10,253	10,369	10,089	10,437
Money at call and short notice	2,201	10,171	11,592	10,849	12,840	17,165	21,871	22,339	19,676	21,226	22,715
Advances to banks (10)	902	1,885	2,196	2,121	1,239	1,216	1,472	1,331	3,109	2,908	2,989
Other assets	398	1,829	1,965	1,933	1,563	1,504	1,189	1,267	1,242	1,461	1,805
<b>Investment</b>	<b>76,831</b>	<b>1,96,321</b>	<b>2,27,363</b>	<b>2,23,414</b>	<b>2,55,843</b>	<b>2,62,224</b>	<b>2,58,531</b>	<b>2,62,037</b>	<b>2,59,771</b>	<b>2,61,820</b>	<b>2,63,356</b>
Government securities (11)	51,086	1,63,150	1,93,687	1,89,117	2,22,091	2,29,094	2,24,567	2,28,056	2,26,187	2,28,237	2,29,796
Other approved securities	25,746	33,171	33,676	34,297	33,752	33,130	33,964	33,981	33,584	33,583	33,560
<b>Bank credit</b>	<b>1,25,575</b>	<b>3,00,354</b>	<b>3,49,216</b>	<b>3,37,789</b>	<b>3,48,414</b>	<b>3,56,137</b>	<b>3,63,439</b>	<b>3,62,262</b>	<b>3,66,045</b>	<b>3,77,227</b>	<b>3,79,881</b>
Loans, cash-credits and overdrafts	1,14,982	2,72,954	3,19,060	3,08,904	3,20,332	3,28,282	3,34,713	3,33,916	3,37,196	3,47,126	3,49,726
Inland bills-purchased	3,532	4,382	4,955	4,651	4,383	4,336	4,716	4,504	4,374	4,741	4,767

Inland bills-discounted	2,409	8,824	9,967	9,755	9,848	9,529	9,698	9,541	9,905	9,955	9,938
Foreign bills-purchased	2,788	7,710	8,030	7,729	7,100	7,154	7,484	7,379	7,469	8,152	8,094
Foreign bills-discounted	1,864	6,485	7,204	6,751	6,752	6,836	6,828	6,921	7,101	7,253	7,356
Cash-Deposit Ratio	13.0	10.4	9.9	10.4	9.6	9.7	10.8	11.0	11.0	10.2	10.3
Investment-Deposit Ratio	38.5	37.1	35.7	36.6	37.1	37.2	36.1	36.6	36.1	36.0	36.0
Credit-Deposit Ratio	62.9	56.7	54.9	55.3	50.6	50.5	50.8	50.6	50.9	51.9	51.9

See 'Notes on Tables'.