

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

(Rs. crore)											
Last Reporting Friday(in case of March)/											
Last Friday				1998					1999		
1	1990-91	1997-98	1998-99 (P)	Mar.	Sep.	Oct. (P)	Nov. (P)	Dec. (P)	Jan. (P)	Feb. (P)	Mar. (P)
2	3	4	5	6	7	8	9	10	11	12	
Number of Reporting banks	271	298	299	298	299	299	299	299	299	299	299
<b>Liabilities to the banking system (1)</b>	<b>6,486</b>	<b>32,287</b>	<b>44,574</b>	<b>32,287</b>	<b>38,081</b>	<b>40,691</b>	<b>40,891</b>	<b>40,710</b>	<b>41,200</b>	<b>43,612</b>	<b>44,574</b>
Demand and time deposits from banks (2), (12)	5,443	23,682	32,260	23,682	27,932	28,082	28,491	28,493	29,395	29,672	32,260
Borrowings from banks (3)	967	7,160	11,623	7,160	9,712	12,116	11,976	11,556	11,292	13,190	11,623
Other demand and time liabilities (4)	76	1,445	690	1,445	437	493	424	661	514	750	690
<b>Liabilities to others (1)</b>	<b>2,05,600</b>	<b>6,46,443</b>	<b>7,71,679</b>	<b>6,46,443</b>	<b>7,11,843</b>	<b>7,22,258</b>	<b>7,28,332</b>	<b>7,31,009</b>	<b>7,39,562</b>	<b>7,47,650</b>	<b>7,71,679</b>
<b>Aggregate deposits (5)</b>	<b>1,92,541</b>	<b>6,05,410</b>	<b>7,17,271</b>	<b>6,05,410</b>	<b>6,69,067</b>	<b>6,78,952</b>	<b>6,79,566</b>	<b>6,81,970</b>	<b>6,90,269</b>	<b>6,95,207</b>	<b>7,17,271</b>
Demand	33,192	1,02,513	1,13,480	1,02,513	1,01,953	1,01,598	1,00,408	1,00,378	1,02,392	1,02,233	1,13,480
Time (5)	1,59,349	5,02,897	6,03,791	5,02,897	5,67,113	5,77,354	5,79,159	5,81,592	5,87,877	5,92,974	6,03,791
Borrowings (6)	470	1,279	1,992	1,279	1,475	2,727	2,725	3,049	1,891	1,825	1,992
Other demand and time liabilities (4), (13)	12,589	39,754	5,24,116	39,754	41,301	40,579	46,041	45,990	47,402	50,618	5,24,116
<b>Borrowings from Reserve Bank (7)</b>	<b>3,468</b>	<b>395</b>	<b>2,894</b>	<b>395</b>	<b>3,306</b>	<b>5,296</b>	<b>5,349</b>	<b>6,310</b>	<b>5,330</b>	<b>4,730</b>	<b>2,894</b>
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-	-	-
Others	3,468	395	2,894	395	3,306	5,296	5,349	6,310	5,330	4,730	2,894
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,665</b>	<b>61,305</b>	<b>67,530</b>	<b>61,305</b>	<b>66,606</b>	<b>74,898</b>	<b>76,960</b>	<b>77,548</b>	<b>72,570</b>	<b>73,883</b>	<b>67,530</b>
Cash in hand	1,804	3,608	3,982	3,608	3,812	4,158	5,034	3,778	3,986	3,998	3,982
Balances with Reserve Bank (9)	23,861	57,698	63,548	57,698	62,795	70,740	71,926	73,770	68,584	69,884	63,548

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2	3	4	5	6	7	8	9	10	11	12	
<b>Assets with the Banking System</b>	<b>5,582</b>	<b>24,243</b>	<b>33,997</b>	<b>24,243</b>	<b>27,097</b>	<b>31,852</b>	<b>30,289</b>	<b>29,224</b>	<b>31,292</b>	<b>33,329</b>	<b>33,997</b>
Balances with other banks	2,846	11,552	12,922	11,552	11,621	11,697	11,079	11,724	11,839	11,879	12,922
In current account	1,793	3,404	3,497	3,404	3,346	3,583	3,493	3,524	3,801	3,525	3,497
In other accounts	1,053	8,148	9,424	8,148	8,276	8,114	7,586	8,200	8,038	8,354	9,424
Money at call and short notice	1,445	8,861	18,134	8,861	13,065	17,707	16,838	14,930	16,654	18,226	18,134
Advances to banks (10)	902	2,163	1,638	2,163	1,185	1,465	1,315	1,536	1,704	1,816	1,638
Other assets	388	1,666	1,303	1,666	1,225	984	1,058	1,035	1,094	1,408	1,303
<b>Investment</b>	<b>75,065</b>	<b>2,18,705</b>	<b>2,54,119</b>	<b>2,18,705</b>	<b>2,51,866</b>	<b>2,47,952</b>	<b>2,51,280</b>	<b>2,48,961</b>	<b>2,51,006</b>	<b>2,52,569</b>	<b>2,54,119</b>
Government securities (11)	49,998	1,86,957	2,22,744	1,86,957	2,20,725	2,15,909	2,19,306	2,17,364	2,19,435	2,21,038	2,22,744
Other approved securities	25,067	31,748	31,374	31,748	31,142	32,043	31,973	31,597	31,571	31,531	31,374
<b>Bank credit (14)</b>	<b>1,16,301</b>	<b>3,24,079</b>	<b>3,66,003</b>	<b>3,24,079</b>	<b>3,30,690</b>	<b>3,37,520</b>	<b>3,36,759</b>	<b>3,40,301</b>	<b>3,49,829</b>	<b>3,52,047</b>	<b>3,66,003</b>
<b>(4,506)</b>	<b>(12,485)</b>	<b>(16,816)</b>	<b>(12,485)</b>	<b>(16,079)</b>	<b>(16,728)</b>	<b>(16,727)</b>	<b>(16,215)</b>	<b>(17,056)</b>	<b>(17,336)</b>	<b>(16,816)</b>	
Loans, cash-credits and overdrafts	1,05,982	2,94,735	3,34,867	2,94,735	3,03,647	3,09,616	3,09,215	3,12,246	3,20,554	3,22,793	3,34,867
Inland bills-purchased	3,375	4,660	4,712	4,660	4,052	4,452	4,264	4,096	4,451	4,479	4,712
Inland bills-discounted	2,336	9,768	10,776	9,768	9,276	9,441	9,264	9,649	9,704	9,601	10,776
Foreign bills-purchased	2,758	7,930	8,368	7,930	7,116	7,438	7,339	7,429	8,113	8,060	8,368
Foreign bills-discounted	1,851	6,985	7,280	6,985	6,599	6,573	6,676	6,880	7,007	7,115	7,280
Cash-Deposit Ratio	13.3	10.1	9.4	10.1	10.0	11.0	11.3	11.4	10.5	10.6	9.4
Investment- Deposit Ratio	39.0	36.1	35.4	36.1	37.6	36.5	37.0	36.5	36.4	36.3	35.4
Credit-Deposit Ratio	60.4	53.5	51.0	53.5	49.4	49.7	49.6	49.9	50.7	50.6	51.0

See 'Notes on Tables'.