

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

Last Reporting Friday(in case of March) / Last Friday	(Rs. crore)					
				1998		
	1990-91	1997-98	1998-99 (P)	Apr.	Oct.	Nov. (P)
1	2	3	4	5	6	7
Number of reporting banks	299	343	344	343	344	344
<b>Liabilities to the banking system (1)</b>	<b>6,673</b>	<b>32,853</b>	<b>46,322</b>	<b>32,100</b>	<b>41,879</b>	<b>42,257</b>
Demand and time deposits from banks (2)	5,598	24,209	33,725	24,490	29,216	29,725
Borrowings from banks (3)	998	7,200	11,906	7,057	12,286	12,108
Other demand and time liabilities (4)	77	1,445	690	554	378	424
<b>Liabilities to others (1)</b>	<b>2,13,125</b>	<b>6,78,493</b>	<b>8,10,027</b>	<b>6,88,188</b>	<b>7,59,900</b>	<b>7,66,248</b>
<b>Aggregate deposits (5)</b>	<b>1,99,643</b>	<b>6,36,597</b>	<b>7,54,613</b>	<b>6,43,724</b>	<b>7,14,920</b>	<b>7,16,504</b>
Demand	34,823	1,06,101	1,17,625	1,02,295	1,06,285	1,04,677
Time (5)	1,64,820	5,30,496	6,36,988	5,41,429	6,08,635	6,11,827
Borrowings (6)	645	1,401	2,057	1,409	2,560	2,801
Other demand and time liabilities (4)	12,838	40,496	53,356	43,054	42,420	46,943
<b>Borrowings from Reserve Bank (7)</b>	<b>3,483</b>	<b>395</b>	<b>2,908</b>	<b>166</b>	<b>5,411</b>	<b>5,504</b>
Against usance bills/promissory notes	-	-	-	-	-	-
Others (8)	3,483	395	2,908	166	5,411	5,504
<b>Cash in hand and balances with Reserve Bank</b>	<b>25,995</b>	<b>63,000</b>	<b>69,327</b>	<b>57,993</b>	<b>77,070</b>	<b>78,823</b>
Cash in hand	1,847	3,781	4,200	3,927	4,629	5,258
Balances with Reserve Bank (9)	24,147	59,220	65,127	54,066	72,441	73,566

Last Reporting Friday(in case of March) / Last Friday	1998					1999				
	Dec. (P)	Jan. (P)	Feb. (P)	Mar. (P)	Apr. (P)	May (P)	Jun. (P)	Jul. (P)	Aug. (P)	Sep. (P)
1	8	9	10	11	12	1	2	3	4	5
Number of reporting banks	344	344	344	344	344	344	344	344	344	344
<b>Liabilities to the banking system (1)</b>	<b>42,065</b>	<b>42,667</b>	<b>45,244</b>	<b>46,322</b>	<b>50,379</b>	<b>42,065</b>	<b>42,667</b>	<b>45,244</b>	<b>46,322</b>	<b>50,379</b>
Demand and time deposits from banks (2)	29,700	30,721	31,066	33,725	34,665	29,700	30,721	31,066	33,725	34,665
Borrowings from banks (3)	11,704	11,432	13,426	11,906	14,782	11,704	11,432	13,426	11,906	14,782
Other demand and time liabilities (4)	662	514	751	690	932	662	514	751	690	932

<b>Liabilities to others (1)</b>	<b>7,69,152</b>	<b>7,77,782</b>	<b>7,85,776</b>	<b>8,10,027</b>	<b>8,23,893</b>
<b>Aggregate deposits (5)</b>	<b>7,19,130</b>	<b>7,27,419</b>	<b>7,32,343</b>	<b>7,54,613</b>	<b>7,65,818</b>
Demand	1,04,682	1,06,651	1,06,569	1,17,625	1,16,597
Time (5)	6,14,448	6,20,768	6,25,774	6,36,988	6,49,221
Borrowings (6)	3,122	1,951	1,891	2,057	3,114
Other demand and time liabilities (4)	46,900	48,412	51,542	53,356	54,960
<b>Borrowings from Reserve Bank (7)</b>	<b>6,428</b>	<b>5,429</b>	<b>4,790</b>	<b>2,908</b>	<b>7,468</b>
Against usance bills/promissory notes	-	-	-	-	-
Others (8)	6,428	5,429	4,790	2,908	7,468
<b>Cash in hand and balances with Reserve Bank</b>	<b>79,389</b>	<b>74,378</b>	<b>75,753</b>	<b>69,327</b>	<b>78,250</b>
Cash in hand	3,977	4,218	4,245	4,200	4,384
Balances with Reserve Bank (9)	75,411	70,160	71,508	65,127	73,866

(Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday	1990-91	1997-98	1998-99 (P)	1998		
				Apr.	Oct.	Nov. (P)
1	2	3	4	5	6	7
<b>Assets with the Banking System</b>	<b>6,848</b>	<b>29,990</b>	<b>42,108</b>	<b>28,409</b>	<b>39,091</b>	<b>39,323</b>
Balances with other banks	3,347	14,236	15,655	14,128	13,769	14,387
In current account	1,926	3,915	4,135	3,970	4,083	4,134
In other accounts	1,421	10,321	11,520	10,158	9,686	10,253
Money at call and short notice	2,201	11,592	22,094	10,729	22,356	22,339
Advances to banks (10)	902	2,196	2,666	1,494	1,510	1,331
Other assets	398	1,965	1,693	2,058	1,456	1,267
<b>Investment</b>	<b>76,831</b>	<b>2,27,363</b>	<b>2,65,011</b>	<b>2,40,577</b>	<b>2,58,999</b>	<b>2,62,037</b>
Government securities (11)	51,086	1,93,687	2,31,511	2,06,774	2,25,535	2,28,056
Other approved securities	25,746	33,676	33,500	33,803	33,463	33,981
<b>Bank credit</b>	<b>1,25,575</b>	<b>3,49,216</b>	<b>3,96,329</b>	<b>3,46,546</b>	<b>3,63,637</b>	<b>3,62,262</b>
Loans, cash-credits and overdrafts	1,14,982	3,19,060	3,64,344	3,15,914	3,35,148	3,33,916
Inland bills-purchased	3,532	4,955	5,016	4,925	4,589	4,504
Inland bills-discounted	2,409	9,967	11,054	10,602	9,827	9,541

Foreign bills-purchased	2,788	8,030	8,406	7,923	7,239	7,379
Foreign bills-discounted	1,864	7,204	7,508	7,182	6,833	6,921
Cash-Deposit Ratio	13.0	9.9	9.2	9.0	10.8	11.0
Investment-Deposit Ratio	38.5	35.7	35.1	37.4	36.2	36.6
Credit-Deposit Ratio	62.9	54.9	52.5	53.8	50.9	50.6

Last Reporting Friday (in case of March)/ Last Friday	1998		1999		
	Dec. (P)	Jan. (P)	Feb. (P)	Mar. (P)	Apr. (P)
1	8	9	10	11	12
<b>Assets with the Banking System</b>	<b>38,520</b>	<b>40,166</b>	<b>42,190</b>	<b>42,108</b>	<b>45,994</b>
Balances with other banks	14,493	14,571	14,681	15,655	16,786
In current account	4,124	4,482	4,244	4,135	4,845
In other accounts	10,369	10,089	10,437	11,520	11,941
Money at call and short notice	19,676	21,226	22,715	22,094	24,979
Advances to banks (10)	3,109	2,908	2,989	2,666	2,428
Other assets	1,242	1,461	1,805	1,693	1,801
<b>Investment</b>	<b>2,59,771</b>	<b>2,61,820</b>	<b>2,63,356</b>	<b>2,65,011</b>	<b>2,76,826</b>
Government securities (11)	2,26,187	2,28,237	2,29,796	2,31,511	2,41,731
Other approved securities	33,584	33,583	33,560	33,500	35,095
<b>Bank credit</b>	<b>3,66,045</b>	<b>3,77,227</b>	<b>3,79,881</b>	<b>3,96,329</b>	<b>4,00,223</b>
Loans, cash-credits and overdrafts	3,37,196	3,47,126	3,49,726	3,64,344	3,66,804
Inland bills-purchased	4,374	4,741	4,767	5,016	5,268
Inland bills-discounted	9,905	9,955	9,938	11,054	12,149
Foreign bills-purchased	7,469	8,152	8,094	8,406	8,289
Foreign bills-discounted	7,101	7,253	7,356	7,508	7,713
Cash-Deposit Ratio	11.0	10.2	10.3	9.2	10.2
Investment-Deposit Ratio	36.1	36.0	36.0	35.1	36.1
Credit-Deposit Ratio	50.9	51.9	51.9	52.5	52.3

See 'Notes on Tables'.