

No. 3 : All Scheduled Banks - Business in India

| (Rs. crore) | | | | | | | | | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|--|
| Last Reporting Friday(in case of March) / Last Friday | | | | 1998 | | | | | 1999 | | | |
| | 1990-91 | 1997-98 | 1998-99 (P) | May | Nov. | Dec. (P) | Jan. (P) | Feb. (P) | Mar. (P) | Apr. (P) | May (P) | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | |
| Number of reporting banks | 299 | 343 | 344 | 344 | 344 | 344 | 344 | 344 | 344 | 344 | 344 | |
| Liabilities to the banking system (1) | 6,673 | 32,853 | 46,322 | 32,746 | 42,411 | 42,065 | 42,667 | 45,244 | 46,322 | 50,379 | 49,484 | |
| Demand and time deposits from banks (2) | 5,598 | 24,209 | 33,725 | 24,516 | 29,667 | 29,700 | 30,721 | 31,066 | 33,725 | 34,665 | 33,887 | |
| Borrowings from banks (3) | 998 | 7,200 | 11,906 | 7,699 | 12,256 | 11,704 | 11,432 | 13,426 | 11,906 | 14,782 | 14,385 | |
| Other demand and time liabilities (4) | 77 | 1,445 | 690 | 531 | 488 | 662 | 514 | 751 | 690 | 932 | 1,213 | |
| Liabilities to others (1) | 2,13,125 | 6,78,493 | 8,10,027 | 6,97,457 | 7,66,707 | 7,69,152 | 7,77,782 | 7,85,776 | 8,10,027 | 8,23,893 | 8,25,850 | |
| Aggregate deposits (5) | 1,99,643 | 6,36,597 | 7,54,613 | 6,49,991 | 7,18,027 | 7,19,130 | 7,27,419 | 7,32,343 | 7,54,613 | 7,65,818 | 7,68,430 | |
| Demand | 34,823 | 1,06,101 | 1,17,625 | 1,00,019 | 1,04,885 | 1,04,682 | 1,06,651 | 1,06,569 | 1,17,625 | 1,16,597 | 1,13,007 | |
| Time (5) | 1,64,820 | 5,30,496 | 6,36,988 | 5,49,972 | 6,13,142 | 6,14,448 | 6,20,768 | 6,25,774 | 6,36,988 | 6,49,221 | 6,55,424 | |
| Borrowings (6) | 645 | 1,401 | 2,057 | 3,864 | 2,818 | 3,122 | 1,951 | 1,891 | 2,057 | 3,114 | 4,841 | |
| Other demand and time liabilities (4) | 12,838 | 40,496 | 53,356 | 43,603 | 45,862 | 46,900 | 48,412 | 51,542 | 53,356 | 54,960 | 52,579 | |
| Borrowings from Reserve Bank (7) | 3,483 | 395 | 2,908 | 308 | 5,504 | 6,428 | 5,429 | 4,790 | 2,908 | 7,468 | 8,528 | |
| Against usance bills / promissory notes | - | - | - | - | - | - | - | - | - | - | - | |
| Others (8) | 3,483 | 395 | 2,908 | 308 | 5,504 | 6,428 | 5,429 | 4,790 | 2,908 | 7,468 | 8,528 | |
| Cash in hand and balances with Reserve Bank | 25,995 | 63,000 | 69,327 | 65,829 | 77,607 | 79,389 | 74,378 | 75,753 | 69,327 | 78,250 | 78,148 | |
| Cash in hand | 1,847 | 3,781 | 4,200 | 4,452 | 4,041 | 3,977 | 4,218 | 4,245 | 4,200 | 4,384 | 4,583 | |
| Balances with Reserve Bank (9) | 24,147 | 59,220 | 65,127 | 61,377 | 73,566 | 75,411 | 70,160 | 71,508 | 65,127 | 73,866 | 73,565 | |

| (Rs. crore) | | | | | | | | | | | | |
|--|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--|
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| | 1990-91 | 1997-98 | 1998-99 (P) | May | Nov. | Dec. (P) | Jan. (P) | Feb. (P) | Mar. (P) | Apr. (P) | May (P) | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | |
| Assets with the Banking System | 6,848 | 29,990 | 42,108 | 27,750 | 40,141 | 38,520 | 40,166 | 42,190 | 42,108 | 45,994 | 41,683 | |
| Balances with other banks | 3,347 | 14,236 | 15,655 | 13,175 | 13,887 | 14,493 | 14,571 | 14,681 | 15,655 | 16,786 | 15,484 | |

| | | | | | | | | | | | |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| In current account | 1,926 | 3,915 | 4,135 | 3,781 | 4,005 | 4,124 | 4,482 | 4,244 | 4,135 | 4,845 | 4,624 |
| In other accounts | 1,421 | 10,321 | 11,520 | 9,395 | 9,882 | 10,369 | 10,089 | 10,437 | 11,520 | 11,941 | 10,861 |
| Money at call and short notice | 2,201 | 11,592 | 22,094 | 12,111 | 22,051 | 19,676 | 21,226 | 22,715 | 22,094 | 24,979 | 21,988 |
| Advances to banks (10) | 902 | 2,196 | 2,666 | 963 | 2,785 | 3,109 | 2,908 | 2,989 | 2,666 | 2,428 | 1,703 |
| Other assets | 398 | 1,965 | 1,693 | 1,501 | 1,418 | 1,242 | 1,461 | 1,805 | 1,693 | 1,801 | 2,509 |
| Investment | 76,831 | 2,27,363 | 2,65,011 | 2,43,962 | 2,62,247 | 2,59,771 | 2,61,820 | 2,63,356 | 2,65,011 | 2,76,826 | 2,82,704 |
| Government securities (11) | 51,086 | 1,93,687 | 2,31,511 | 2,10,015 | 2,28,659 | 2,26,187 | 2,28,237 | 2,29,796 | 2,31,511 | 2,41,731 | 2,48,275 |
| Other approved securities | 25,746 | 33,676 | 33,500 | 33,946 | 33,587 | 33,584 | 33,583 | 33,560 | 33,500 | 35,095 | 34,430 |
| Bank credit | 1,25,575 | 3,49,216 | 3,96,329 | 3,45,267 | 3,62,799 | 3,66,045 | 3,77,227 | 3,79,881 | 3,96,329 | 4,00,223 | 3,98,127 |
| Loans, cash-credits and overdrafts | 1,14,982 | 3,19,060 | 3,64,344 | 3,15,598 | 3,34,606 | 3,37,196 | 3,47,126 | 3,49,726 | 3,64,344 | 3,66,804 | 3,66,744 |
| Inland bills-purchased | 3,532 | 4,955 | 5,016 | 4,659 | 4,416 | 4,374 | 4,741 | 4,767 | 5,016 | 5,268 | 4,852 |
| Inland bills-discounted | 2,409 | 9,967 | 11,054 | 10,354 | 9,646 | 9,905 | 9,955 | 9,938 | 11,054 | 12,149 | 10,847 |
| Foreign bills-purchased | 2,788 | 8,030 | 8,406 | 7,609 | 7,310 | 7,469 | 8,152 | 8,094 | 8,406 | 8,289 | 7,869 |
| Foreign bill-discounted | 1,864 | 7,204 | 7,508 | 7,047 | 6,822 | 7,101 | 7,253 | 7,356 | 7,508 | 7,713 | 7,815 |
| Cash-Deposit Ratio | 13.0 | 9.9 | 9.2 | 10.1 | 10.8 | 11.0 | 10.2 | 10.3 | 9.2 | 10.2 | 10.2 |
| Investment-Deposit Ratio | 38.5 | 35.7 | 35.1 | 37.5 | 36.5 | 36.1 | 36.0 | 36.0 | 35.1 | 36.1 | 36.8 |
| <u>Credit-Deposit Ratio</u> | <u>62.9</u> | <u>54.9</u> | <u>52.5</u> | <u>53.1</u> | <u>50.5</u> | <u>50.9</u> | <u>51.9</u> | <u>51.9</u> | <u>52.5</u> | <u>52.3</u> | <u>51.8</u> |

See 'Notes on Tables'.