

No. 4 : All Scheduled Commercial 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	271	298	299	299	299	299	299	299	299	299	299
Liabilities to the banking system (1)	6,486	32,287	44,574	32,027	41,273	40,710	41,200	43,612	44,574	48,435	47,180
Demand and time deposits from banks (2), (12)	5,443	23,682	32,260	23,849	28,535	28,493	29,395	29,672	32,260	33,179	32,264
Borrowings from banks (3)	967	7,160	11,623	7,648	12,250	11,556	11,292	13,190	11,623	14,325	13,718
Other demand and time liabilities (4)	76	1,445	690	530	488	661	514	750	690	932	1,198
Liabilities to others (1)	2,05,600	6,46,443	7,71,679	6,63,077	7,28,598	7,31,009	7,39,562	7,47,650	7,71,679	7,84,803	7,86,434
Aggregate deposits (5)	1,92,541	6,05,410	7,17,271	6,16,548	6,80,894	6,81,970	6,90,269	6,95,207	7,17,271	7,27,925	7,30,078
Demand	33,192	1,02,513	1,13,480	96,075	1,00,590	1,00,378	1,02,392	1,02,233	1,13,480	1,12,337	1,08,693
Time (5)	1,59,349	5,02,897	6,03,791	5,20,472	5,80,304	5,81,592	5,87,877	5,92,974	6,03,791	6,15,587	6,21,385
Borrowings (6)	470	1,279	1,992	3,774	2,743	3,049	1,891	1,825	1,992	3,069	4,790
Other demand and time liabilities(4),(13)	12,589	39,754	52,416	42,756	44,962	45,990	47,402	50,618	52,416	53,809	51,567
Borrowings from Reserve Bank (7)	3,468	395	2,894	308	5,349	6,310	5,330	4,730	2,894	7,371	8,415
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-	-	-
Others	3,468	395	2,894	308	5,349	6,310	5,330	4,730	2,894	7,371	8,415
Cash in hand and balances with Reserve Bank	25,665	61,305	67,530	64,051	75,744	77,548	72,570	73,883	67,530	76,245	76,098
Cash in hand	1,804	3,608	3,982	4,176	3,817	3,778	3,986	3,998	3,982	4,156	4,334
Balances with Reserve Bank (9)	23,861	57,698	63,548	59,875	71,926	73,770	68,584	69,884	63,548	72,089	71,763

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1	2	3	4	5	6	7	8	9	10	11	12
Assets with the Banking System	5,582	24,243	33,997	21,754	30,878	29,224	31,292	33,329	33,997	37,926	33,520

Balances with other banks	2,846	11,552	12,922	10,557	11,140	11,724	11,839	11,879	12,922	13,854	12,813
In current account	1,793	3,404	3,497	3,198	3,352	3,524	3,801	3,525	3,497	4,212	3,965
In other accounts	1,053	8,148	9,424	7,359	7,789	8,200	8,038	8,354	9,424	9,642	8,848
Money at call and short notice	1,445	8,861	18,134	9,039	17,101	14,930	16,654	18,226	18,134	21,216	17,879
Advances to banks (10)	902	2,163	1,638	960	1,428	1,536	1,704	1,816	1,638	1,448	1,601
Other assets	388	1,666	1,303	1,198	1,208	1,035	1,094	1,408	1,303	1,409	1,227
Investment	75,065	2,18,705	2,54,119	2,34,300	2,51,425	2,48,961	2,51,006	2,52,569	2,54,119	2,65,863	2,71,634
Government securities (11)	49,998	1,86,957	2,22,744	2,02,374	2,19,883	2,17,364	2,19,435	2,21,038	2,22,744	2,32,926	2,39,289
Other approved securities	25,067	31,748	31,374	31,927	31,542	31,597	31,571	31,531	31,374	32,936	32,345
Bank credit (14)	1,16,301	3,24,079	3,66,003	3,20,707	3,37,420	3,40,301	3,49,829	3,52,047	3,66,003	3,69,913	3,67,917
	(4,506)	(12,485)	(16,816)	(16,047)	(16,727)	(16,215)	(17,056)	(17,336)	(16,816)	(20,063)	(22,713)
Loans, cash - credits and overdrafts	1,05,982	2,94,735	3,34,867	2,91,830	3,10,028	3,12,246	3,20,554	3,22,793	3,34,867	3,37,328	3,37,388
Inland bills - purchased	3,375	4,660	4,712	4,346	4,176	4,096	4,451	4,479	4,712	4,969	4,526
Inland bills - discounted	2,336	9,768	10,776	10,131	9,369	9,649	9,704	9,601	10,776	11,861	10,567
Foreign bills - purchased	2,758	7,930	8,368	7,571	7,270	7,429	8,113	8,060	8,368	8,246	7,825
Foreign bills - discounted	1,851	6,985	7,280	6,829	6,577	6,880	7,007	7,115	7,280	7,509	7,611
Cash - Deposit Ratio	13.3	10.1	9.4	10.4	11.1	11.4	10.5	10.6	9.4	10.5	10.4
Investment - Deposit Ratio	39.0	36.1	35.4	38.0	36.9	36.5	36.4	36.3	35.4	36.5	37.2
<u>Credit - Deposit Ratio</u>	<u>60.4</u>	<u>53.5</u>	<u>51.0</u>	<u>52.0</u>	<u>49.6</u>	<u>49.9</u>	<u>50.7</u>	<u>50.6</u>	<u>51.0</u>	<u>50.8</u>	<u>50.4</u>

See 'Notes on Tables'.