

No. 3 : All Scheduled Banks - Business in India

Last Reporting Friday(in case of March) / Last Friday	(Rs. crore)				
	1990-91	1997-98	1998-99	1998 Aug.	1999 Feb.
1	2	3	4	5	6
Number of reporting banks	299	343	346	344	345
Liabilities to the banking system (1)	6,673	32,853	46,943	35,599	45,289
Demand and time deposits from banks (2)	5,598	24,209	33,875	27,455	31,306
Borrowings from banks (3)	998	7,200	12,345	7,677	13,339
Other demand and time liabilities (4)	77	1,445	723	467	644
Liabilities to others (1)	2,13,125	6,78,493	8,13,627	7,32,993	7,88,249
Aggregate deposits (5)	1,99,643	6,29,672	7,51,412	6,81,389	7,26,821
Demand	34,823	1,06,101	1,21,565	1,01,028	1,06,265
Time (5)	1,64,820	5,23,571	6,29,846	5,80,360	6,20,556
Borrowings (6)	645	1,401	1,192	1,722	1,894
Other demand and time liabilities (4)	12,838	47,421	61,023	49,883	59,534
Borrowings from Reserve Bank (7)	3,483	395	2,908	1,075	4,790
Against usance bills / promissory notes	-	-	-	-	-
Others (8)	3,483	395	2,908	1,075	4,790
Cash in hand and balances with Reserve Bank	25,995	63,000	69,707	66,349	75,808
Cash in hand	1,847	3,781	4,579	4,421	4,300
Balances with Reserve Bank (9)	24,147	59,220	65,127	61,927	71,508
Assets with the Banking System	6,848	29,990	43,110	29,472	42,701
Balances with other banks	3,347	14,236	15,852	13,830	15,016
In current account	1,926	3,915	4,779	3,644	4,438

In other accounts	1,421	10,321	11,073	10,186	10,578
Money at call and short notice	2,201	11,592	22,315	12,840	22,674
Advances to banks (10)	902	2,196	3,132	1,239	3,044
Other assets	398	1,965	1,812	1,563	1,966
Investment	76,831	2,27,363	2,65,431	2,55,843	2,63,703
Government securities (11)	51,086	1,93,687	2,31,906	2,22,091	2,30,476
Other approved securities	25,746	33,676	33,525	33,752	33,227
Bank credit	1,25,575	3,49,216	3,99,471	3,48,414	3,83,287
Loans, cash-credits and overdrafts	1,14,982	3,19,060	3,67,259	3,20,332	3,53,180
Inland bills-purchased	3,532	4,955	5,198	4,383	4,615
Inland bills-discounted	2,409	9,967	11,020	9,848	10,225
Foreign bills-purchased	2,788	8,030	8,289	7,100	7,887
Foreign bill-discounted	1,864	7,204	7,704	6,752	7,380
Cash-Deposit Ratio	13.0	10.0	9.3	9.7	10.4
Investment-Deposit Ratio	38.5	36.1	35.3	37.5	36.3
Credit-Deposit Ratio	62.9	55.5	53.2	51.1	52.7

(Rs. crore)

Last Reporting Friday (in case of March) / Last Friday	1999					
	Mar.	Apr. (P)	May (P)	Jun. (P)	Jul. (P)	Aug. (P)
1	7	8	9	10	11	12
Number of reporting banks	346	346	346	346	346	346
Liabilities to the banking system (1)	46,943	50,379	49,484	47,035	52,892	47,172
Demand and time deposits from banks (2)	33,875	34,665	33,887	33,302	36,970	34,553
Borrowings from banks (3)	12,345	14,782	14,385	12,648	15,117	11,822
Other demand and time liabilities (4)	723	932	1,213	1,085	805	797

Liabilities to others (1)	8,13,627	8,23,893	8,25,850	8,36,390	8,46,791	8,56,213
Aggregate deposits (5)	7,51,412	7,57,521	7,59,971	7,61,786	7,82,512	7,92,877
Demand	1,21,565	1,16,597	1,13,007	1,11,499	1,13,767	1,13,431
Time (5)	6,29,846	6,40,924	6,46,965	6,50,289	6,68,745	6,79,446
Borrowings (6)	1,192	3,114	4,841	4,644	1,324	2,015
Other demand and time liabilities (4)	61,023	63,257	61,038	69,960	62,955	61,321
Borrowings from Reserve Bank (7)	2,908	7,468	8,528	7,220	2,843	2,882
Against usance bills / promissory notes	-	-	-	-	-	-
Others (8)	2,908	7,468	8,528	7,220	2,843	2,882
Cash in hand and balances with Reserve Bank	69,707	78,250	78,148	77,114	72,474	70,776
Cash in hand	4,579	4,384	4,583	4,638	4,683	4,479
Balances with Reserve Bank (9)	65,127	73,866	73,565	72,477	67,790	66,298
Assets with the Banking System	43,110	45,994	41,683	41,659	46,169	45,719
Balances with other banks	15,852	16,786	15,484	14,850	15,441	15,618
In current account	4,779	4,845	4,624	4,468	4,203	4,224
In other accounts	11,073	11,941	10,861	10,382	11,238	11,394
Money at call and short notice	22,315	24,979	21,988	22,249	25,999	25,149
Advances to banks (10)	3,132	2,428	1,703	1,834	1,780	1,866
Other assets	1,812	1,801	2,509	2,727	2,949	3,086
Investment	2,65,431	2,76,826	2,82,704	2,88,175	2,93,040	2,99,529
Government securities (11)	2,31,906	2,41,731	2,48,275	2,54,290	2,59,369	2,65,890
Other approved securities	33,525	35,095	34,430	33,885	33,671	33,639
Bank credit	3,99,471	4,00,223	3,98,127	3,98,687	4,04,378	4,07,034

Loans, cash-credits and overdrafts	3,67,259	3,66,804	3,66,744	3,68,353	3,74,290	3,77,293
Inland bills-purchased	5,198	5,268	4,852	4,422	4,302	4,207
Inland bills-discounted	11,020	12,149	10,847	10,647	10,872	10,719
Foreign bills-purchased	8,289	8,289	7,869	7,702	7,681	7,651
Foreign bill-discounted	7,704	7,713	7,815	7,563	7,234	7,165
Cash-Deposit Ratio	9.3	10.3	10.3	10.1	9.3	8.9
Investment-Deposit Ratio	35.3	36.5	37.2	37.8	37.4	37.8
Credit-Deposit Ratio	53.2	52.8	52.4	52.3	51.7	51.3

* : Revised in line with the new accounting standards and consistent with the methodology suggested by the Working Group on Money Supply: Analytics and Methodology of Compilation (June 1998). The revision is in respect of pension and provident funds with commercial banks which are classified as other demand and time liabilities and includes those banks which have reported such changes so far.

Also see 'Notes on Tables'