

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 2	1997-98 3	1998-99 4	Sep. 5	Mar. 6	Apr. 7	May(P) 8	Jun.(P) 9	Jul.(P) 10	Aug.(P) 11	Sep. 12
Number of Reporting banks	271	298	301	299	301	301	301	301	301	301	301
Liabilities to the banking system(1)	6,486	32,287	45,204	38,081	45,204	48,824	47,180	44,696	50,828	44,809	47,511
Demand and time deposits from banks(2),(12)	5,443	23,682	32,410	27,932	32,410	32,890	32,264	31,560	35,085	32,596	33,711
Borrowings from banks(3)	967	7,160	12,072	9,712	12,072	15,140	13,718	12,052	14,944	11,416	12,511
Other demand and time liabilities(4)	76	1,445	722	437	722	794	1,198	1,084	799	796	711
Liabilities to others(1)	2,05,600	6,46,443	7,75,238	7,11,843	7,75,238	7,87,007	7,86,434	7,94,215	8,03,739	8,13,135	8,25,511
Aggregate deposits(5)	1,92,541	5,98,485 *	7,14,025*	6,61,659*	7,14,025 *	7,20,480 *	7,21,619 *	7,20,782 *	7,40,578	7,50,892	7,61,022
Demand	33,192	1,02,513	1,17,423	1,01,953	1,17,423	1,10,865	1,08,693	1,06,819	1,09,052	1,08,697	1,11,022
Time(5)	1,59,349	4,95,972 *	5,96,602*	5,59,705*	5,96,602 *	6,09,615 *	6,12,926 *	6,13,963 *	6,31,526	6,42,195	6,50,000
Borrowings(6)	470	1,279	1,140	1,475	1,140	3,151	4,790	4,564	1,267	1,962	1,911
Other demand and time liabilities(4),(13)	12,589	46,679 *	60,073*	48,709*	60,073 *	63,377 *	60,026 *	68,869 *	61,893	60,280	62,311
Borrowings from Reserve Bank(7)	3,468	395	2,894	3,306	2,894	7,371	8,415	7,114	2,761	2,771	4,222
Against usance bills/promissory notes	-	-	-	-	-	-	-	-	-	-	-
Others	3,468	395	2,894	3,306	2,894	7,371	8,415	7,114	2,761	2,771	4,222
Cash in hand and balances with Reserve Bank	25,665	61,305	67,910	66,606	67,910	76,467	76,098	74,907	70,410	68,666	69,022
Cash in hand	1,804	3,608	4,362	3,812	4,362	4,379	4,334	4,350	4,336	4,184	4,222
Balances with Reserve Bank(9)	23,861	57,698	63,548	62,795	63,548	72,089	71,763	70,557	66,074	64,482	65,000

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Assets with the Banking System	5,582	24,243	34,787	27,097	34,787	41,956	33,520	32,777	36,802	36,922	38,311
Balances with other banks	2,846	11,552	13,088	11,621	13,088	13,480	12,813	12,071	12,296	12,721	13,011
In current account	1,793	3,404	4,123	3,346	4,123	4,090	3,965	3,804	3,616	3,615	3,611
In other accounts	1,053	8,148	8,966	8,276	8,966	9,389	8,848	8,267	8,680	9,106	9,400
Money at call and short notice	1,445	8,861	18,172	13,065	18,172	21,580	17,879	17,564	21,161	20,524	21,511
Advances to banks (10)	902	2,163	2,104	1,185	2,104	1,494	1,601	1,829	1,768	1,858	2,011
Other assets	388	1,666	1,422	1,225	1,422	5,403	1,227	1,314	1,576	1,818	1,711
Investment	75,065	2,18,705	2,54,595	2,51,866	2,54,595	2,64,753	2,71,634	2,76,587	2,81,298	2,87,272	2,89,311
Government securities (11)	49,998	1,86,957	2,23,217	2,20,725	2,23,217	2,33,231	2,39,289	2,44,792	2,49,742	2,55,789	2,58,311
Other approved securities	25,067	31,748	31,377	31,142	31,377	31,522	32,345	31,795	31,555	31,484	31,000
Bank credit (14)	1,16,301	3,24,079	3,68,837	3,30,690	3,68,837	3,70,427	3,67,917	3,66,435	3,72,028	3,74,582	3,78,311

	(4,506)	(12,485)	(16,816)	(16,079)	(16,816)	(20,063)	(22,713)	(22,412)	(22,491)	(21,688)	(20,5
Loans,cash-credits and overdrafts	1,05,982	2,94,735	3,37,475	3,03,647	3,37,475	3,38,695	3,37,388	3,36,983	3,42,825	3,45,752	3,49,2
Inland bills-purchased	3,375	4,660	4,893	4,052	4,893	4,851	4,526	4,100	3,989	3,885	4,1
Inland bills-discounted	2,336	9,768	10,742	9,276	10,742	11,509	10,567	10,374	10,577	10,410	10,1
Foreign bills-purchased	2,758	7,930	8,251	7,116	8,251	8,003	7,825	7,660	7,638	7,611	7,5
Foreign bills-discounted	1,851	6,985	7,476	6,599	7,476	7,368	7,611	7,318	7,000	6,926	7,2
Cash-Deposit Ratio	13.3	10.2	9.5	10.1	9.5	10.6	10.5	10.4	9.5	9.1	
Investment- Deposit Ratio	39.0	36.5	35.7	38.1	35.7	36.7	37.6	38.4	38.0	38.3	3
Credit-Deposit Ratio	60.4	54.1	51.7	50.0	51.7	51.4	51.0	50.8	50.2	49.9	4

* : 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'.