

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over					
	as on		Financial year so far		Year-on-year			
	1999	1999	1998-99	1999-2000	1998	1999		
1	Nov. 5#	Fortnight	2	3	4	5	6	7
Liabilities to the Banking System								
Demand and time deposits from banks	34,353	787	4,481	1,943	7,692	6,190		
Borrowings from Banks ⁽¹⁾	12,065	-25	5,071	-7	5,226	-167		
Other demand and time liabilities ⁽²⁾	932	-73	-944	210	31	431		
Liabilities to Others								
Aggregate deposits	7,69,274@	-1,022	71,002	55,248	1,21,139	99,787		
		(-0.1)	(11.9)	(7.7)	(22.1)	(14.9)		
			[8.9]	[7.9]	[18.8]	[15.3]		
Demand	1,12,379	-999	-2,529	-5,044	13,025	12,395		
Time	6,56,895@	-24	73,531*	60,293*	1,08,114*	87,392*		
Borrowings ⁽³⁾	2,299	-1,148	-223	1,159	-114	1,243		
Other demand and time liabilities	66,782	3,016	6,338*	6,709*	10,786*	13,764*		
Borrowings from Reserve Bank	7,707	366	3,355	4,813	3,403	3,957		
Cash in hand and Balances with Reserve Bank	76,223	773	13,194	8,313	17,598	1,723		
Cash in hand	4,541	214	402	179	361	531		
Balances with Reserve Bank	71,681	559	12,793	8,134	17,237	1,191		
Assets with the Banking System								
Balance with other Banks ⁽⁴⁾	13,447	109	-224	359	1,639	2,119		
Money at call and short notice	15,046	-1,829	6,996	-3,126	8,076	-811		
Advances to banks	2,426	125	-540	322	40	803		
Other assets	1,858	75	-301	437	-881	493		
Investments⁽⁵⁾	2,91,437	333	29,431	36,842	26,843	43,301		
		(0.1)	(13.5)	(14.5)	(12.1)	(17.5)		
Government securities	2,59,952	296	29,703	36,734	27,253	43,292		
Other approved securities	31,485	36	-272	108	-410	9		
Bank Credit	3,93,987	2,351	13,313	25,150	50,554	56,595		
		(0.6)	(4.1)	(6.8)	(17.6)	(16.8)		
Food Credit	23,179	1,775	3,588	6,363	5,332	7,106		
Non-food credit	3,70,808	576	9,726	18,787	45,223	49,489		
Loans, cash-credit and overdrafts	3,63,265	1,580	14,925	25,790	49,032	53,605		
Inland bills- purchased	4,299	129	-366	-594	-286	6		
discounted ⁽⁶⁾	11,026	221	-146	284	-1,393	1,404		
Foreign bills-purchased	7,717	-13	-804	-534	-160	590		
discounted	7,680	434	-295	204	575	990		
Cash-Deposit Ratio	9.91							
Investment-Deposit Ratio	37.88							
Credit-Deposit Ratio	51.22							

@ : Includes Rs. 17,945 crore on account of proceeds from Resurgent India Bonds (RIBs), since August 28, 1998. Figures in italics are percentage variations net of RIBs.

(1) Excluding borrowings of Regional Rural Banks from their sponsor banks.

(2) Wherever it has not been possible to identify a liability to the banking system, it has been included in the corresponding items under 'liabilities to others'.

(3) Other than from Reserve Bank of India, IDBI, NABARD and EXIM Bank.

(4) In current account and in other account.

(5) Investments set out in this Table are for the purpose of SLR and do not include other investments which are given separately in Table No. 5.

(6) Excludes bills rediscounted with the Reserve Bank of India.

Figures in brackets denote percentage variation in the relevant period.

* : 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.