

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	1999 Nov. 19#	Fortnight	Financial year so far		Year-on-year	
			1998-99	1999-2000	1998	1999
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from banks	34,037	-317	4,668	1,627	8,115	5,687
Borrowings from Banks ⁽¹⁾	12,678	614	4,366	607	5,404	1,152
Other demand and time liabilities ⁽²⁾	842	-90	-1,036	119	120	432
Liabilities to Others						
Aggregate deposits	7,69,631@	357	72,445	55,605	1,23,873	98,700
		(—)	(12.1)	(7.8)	(22.6)	(14.7)
			[9.1]	[8.0]	[19.4]	[15.1]
Demand	1,09,875	-2,504	-3,507	-7,548	12,204	10,869
Time	6,59,755@	2,861	75,952*	63,153*	1,11,669*	87,831*
Borrowings ⁽³⁾	2,077	-223	-80	936	112	878
Other demand and time liabilities	65,223	-1,559	4,905*	5,150*	9,566*	13,638*
Borrowings from Reserve Bank	3,795	-3,912	3,689	901	3,737	-289
Cash in hand and Balances with Reserve Bank	65,260	-10,962	14,866	-2,650	22,348	-10,911
Cash in hand	4,391	-150	152	29	203	631
Balances with Reserve Bank	60,869	-10,812	14,714	-2,679	22,145	-11,542
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	14,057	609	-254	968	1,492	2,759
Money at call and short notice	18,838	3,792	7,223	666	9,100	2,753
Advances to banks	2,019	-408	-259	-86	411	114
Other assets	1,765	-94	-346	343	-370	444
Investments⁽⁵⁾	2,94,768	3,331	29,425	40,173	25,495	46,638
		(1.1)	(13.5)	(15.8)	(11.5)	(18.8)
Government securities	2,63,203	3,251	29,668	39,985	25,772	46,578
Other approved securities	31,565	80	-243	188	-276	61
Bank Credit	3,94,048	61	12,386	25,211	50,148	57,583
		(—)	(3.8)	(6.8)	(17.5)	(17.1)
Food Credit	23,409	230	4,217	6,593	5,134	6,707
Non-food credit	3,70,639	-169	8,169	18,618	45,014	50,877
Loans, cash-credit and overdrafts	3,63,669	404	14,213	26,194	48,379	54,721
Inland bills- purchased	4,249	-51	-473	-645	115	62
discounted ⁽⁶⁾	10,850	-176	-227	108	1,225	1,309
Foreign bills-purchased	7,657	-60	-775	-594	-219	501
discounted	7,624	-56	-351	148	648	990
Cash-Deposit Ratio	8.48					
Investment-Deposit Ratio	38.30					
Credit-Deposit Ratio	51.20					

@ : 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.