

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	1999	Nov. 26#	Month	1998-99	1999-2000	1998
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from banks	34,020	-1,004	4,852	1,610	7,876	5,486
Borrowings from Banks ⁽¹⁾	13,537	-764	5,090	1,466	3,246	1,287
Other demand and time liabilities ⁽²⁾	823	-123	-957	101	-62	336
Liabilities to Others						
Aggregate deposits	7,74,183@	1,825	74,506	60,157	1,20,691	1,01,197
		(0.2)	(12.4)	(8.4)	(21.9)	(15.0)
			[9.5]	[8.6]	[18.6]	[15.4]
Demand	1,12,385	-2,835	-1,923	-5,038	10,838	11,792
Time	6,61,798@	4,660	76,429*	65,196*	1,09,853*	89,397*
Borrowings ⁽³⁾	4,424	969	1,464	3,283	-99	1,681
Other demand and time liabilities	67,909	706	6,186*	7,836*	11,453*	15,044*
Borrowings from Reserve Bank	6,721	-761	4,955	3,827	5,325	1,371
Cash in hand and Balances with Reserve Bank	68,902	-9,877	14,438	993	16,487	-6,841
Cash in hand	4,587	109	210	225	277	769
Balances with Reserve Bank	64,316	-9,986	14,229	768	16,209	-7,611
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	14,088	720	-412	1,000	1,131	2,948
Money at call and short notice	21,075	699	8,240	2,903	7,360	3,974
Advances to banks	2,039	-81	-735	-65	-247	611
Other assets	2,195	498	-458	773	-100	987
Investments⁽⁵⁾	2,99,867	7,860	32,720	45,272	32,787	48,441
		(2.7)	(15.0)	(17.8)	(15.0)	(19.3)
Government securities	2,68,334	7,773	32,926	45,116	33,042	48,451
Other approved securities	31,533	86	-207	156	-255	-110
Bank Credit	3,95,982	4,072	13,341	27,145	48,937	58,561
		(1.0)	(4.1)	(7.4)	(17.0)	(17.4)
Food Credit	23,524	1,360	4,242	6,708	4,702	6,797
Non-food credit	3,72,458	2,711	9,100	20,437	44,235	51,764
Loans, cash-credit and overdrafts	3,65,356	3,937	15,293	27,881	48,104	55,328
Inland bills- purchased	4,186	-31	-484	-707	-178	101
discounted ⁽⁶⁾	11,010	-27	-399	268	782	1,640
Foreign bills-purchased	7,683	-186	-660	-567	-234	414
discounted	7,747	379	-408	270	462	1,170
Cash-Deposit Ratio	8.90					
Investment-Deposit Ratio	38.73					
Credit-Deposit Ratio	51.15					

@ : 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.

Note : Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.