

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	1999	Financial year so far	Year-on-year		1998	1999
	Dec. 17#	Fortnight	1998-99	1999-2000	1998	1999
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from banks	34,878	583	4,934	2,468	7,810	6,261
Borrowings from Banks ⁽¹⁾	11,764	-96	4,282	-308	2,806	321
Other demand and time liabilities ⁽²⁾	779	91	-933	57	-494	261
Liabilities to Others						
Aggregate deposits	7,77,851 @	2,889	73,428	63,826	1,20,153	1,05,931
		(0.4)	(12.3)	(8.9)	(21.8)	(15.8)
			[9.3]	[9.2]	[18.5]	[16.2]
Demand	1,11,897	181	-4,165	-5,526	10,611	13,541
Time	6,65,954 @	2,708	77,592*	69,352*	1,09,542 *	92,390*
Borrowings ⁽³⁾	2,530	-985	-114	1,390	-432	1,361
Other demand and time liabilities	71,875	3,060	6,861*	11,802*	10,602*	18,335 *
Borrowings from Reserve Bank	1,996	398	2,755	-898	1,909	-1,151
Cash in hand and Balances with Reserve Bank	62,799	3,308	6,792	-5,110	8,065	-5,291
Cash in hand	4,559	-11	165	197	341	781
Balances with Reserve Bank	58,241	3,320	6,627	-5,307	7,724	-6,081
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	14,715	-581	-318	1,626	1,531	3,481
Money at call and short notice	18,313	-808	9,525	141	11,958	-71
Advances to banks	2,347	-329	-382	243	-229	561
Other assets	5,087	-1,238	-91	3,665	-172	3,511
Investments⁽⁵⁾	3,00,097	-3,794	32,927	45,502	35,628	48,461
		(-1.2)	(15.1)	(17.9)	(16.5)	(19.3)
Government securities	2,68,719	-3,681	33,004	45,501	35,857	48,751
Other approved securities	31,378	-114	-77	1	-229	-291
Bank Credit	4,00,060	3,856	14,089	31,223	48,664	61,891
		(1.0)	(4.3)	(8.5)	(16.8)	(18.3)
Food Credit	24,428	404	3,502	7,612	3,961	8,441
Non-food credit	3,75,632	3,452	10,587	23,611	44,703	53,451
Loans, cash-credit and overdrafts	3,69,105	3,840	16,118	31,630	47,679	58,251
Inland bills- purchased	4,286	40	-626	-607	-204	251
discounted ⁽⁶⁾	11,285	140	-427	543	959	1,941
Foreign bills-purchased	7,769	-41	-535	-482	-4	371
discounted	7,614	-123	-441	138	234	1,071
Cash-Deposit Ratio	8.07					
Investment-Deposit Ratio	38.58					
Credit-Deposit Ratio	51.43					

@ : 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.