

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	1999		Financial year so far		Year-on-year	
	Dec. 31#	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	35,792	914	5,050	3,382	7,998	7,059
Borrowings from Banks ⁽¹⁾	11,742	-22	4,402	-329	3,338	181
Other demand and time liabilities ⁽²⁾	1,018	239	-899	296	104	471
Liabilities to Others						
Aggregate deposits	7,88,099 @	10,248	79,899	74,073	1,21,095	1,09,715
		(1.3)	(13.4)	(10.4)	(21.7)	(16.2)
			[10.4]	[10.6]	[18.5]	[16.6]
Demand	1,14,330	2,433	-459	-3,093	11,576	12,276
Time	6,73,768 @	7,814	80,358*	77,166*	1,09,520 *	97,439*
Borrowings ⁽³⁾	3,059	529	1,255	1,919	990	525
Other demand and time liabilities	72,694	818	6,962*	12,621*	8,652*	19,052 *
Borrowings from Reserve Bank	2,553	557	4,562	-341	4,211	-2,403
Cash in hand and Balances with Reserve Bank						
Cash in hand	5,153	594	445	791	427	1,100
Balances with Reserve Bank	59,441	1,200	13,725	-4,107	15,335	-11,982
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,051	336	205	1,963	1,841	3,294
Money at call and short notice	17,591	-722	8,096	-581	9,827	634
Advances to banks	3,188	841	-476	1,084	-94	1,501
Other assets	5,013	-73	-74	3,592	215	3,421
Investments⁽⁵⁾	3,01,215	1,118	31,108	46,620	34,450	51,402
		(0.4)	(14.2)	(18.3)	(16.0)	(20.6)
Government securities	2,69,949	1,230	31,587	46,731	34,582	51,405
Other approved securities	31,266	-112	-479	-111	-132	-3
Bank Credit						
	4,10,464	10,404	22,964	41,626	46,517	63,421
		(2.6)	(7.1)	(11.3)	(15.5)	(18.3)
Food Credit	25,598	1,171	3,616	8,782	4,245	9,497
Non-food credit	3,84,865	9,233	19,348	32,844	42,272	53,924
Loans, cash-credit and overdrafts						
Inland bills- purchased	3,78,424	9,319	23,255	40,950	45,268	60,435
discounted ⁽⁶⁾	4,549	263	-325	-344	-314	215
Foreign bills-purchased	11,684	399	436	943	1,264	1,480
discounted	7,858	89	-73	-393	70	2
	7,947	333	-328	471	230	1,290
Cash-Deposit Ratio	8.20					
Investment-Deposit Ratio	38.22					
Credit-Deposit Ratio	52.08					

@ : 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.