

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Jan. 28#	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	34,894	-541	5,547	2,484	9,200	5,665
Borrowings from Banks ⁽¹⁾	12,638	472	4,202	567	3,263	1,277
Other demand and time liabilities ⁽²⁾	799	91	-856	77	-2,132	210
Liabilities to Others						
Aggregate deposits	7,91,290 @	3,475	86,303	77,265	1,23,433	1,06,502
		(0.4)	(14.4)	(10.8)	(22.0)	(15.6)
			[11.4]	[11.1]	[18.8]	[16.0]
Demand	1,19,321	2,653	597	1,898	12,949	16,211
Time	6,71,969 @	822	85,706*	75,367*	1,10,484 *	90,291*
Borrowings ⁽³⁾	2,433	53	1,648	1,292	1,248	-494
Other demand and time liabilities	73,186	-796	7,027*	13,113*	9,032*	19,480 *
Borrowings from Reserve Bank	4,448	2,329	4,935	1,554	4,843	-882
Cash in hand and Balances with Reserve Bank						
Cash in hand	64,107	5,180	11,536	-3,802	9,130	-8,734
Balances with Reserve Bank	4,881	-162	649	519	711	624
	59,226	5,342	10,887	-4,321	8,419	-9,358
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	14,993	-36	287	1,904	1,977	3,154
Money at call and short notice	18,365	-1,034	7,609	193	10,060	1,894
Advances to banks	2,914	39	-326	810	-335	1,077
Other assets	2,112	35	-301	691	-414	747
Investments⁽⁵⁾	3,02,400	-1,786	32,754	47,805	40,572	50,941
		(-0.6)	(15.0)	(18.8)	(19.2)	(20.3)
Government securities	2,71,242	-1,759	33,294	48,025	40,881	50,991
Other approved securities	31,158	-27	-540	-220	-309	-50
Bank Credit						
	4,14,553	-180	25,192	45,716	42,210	65,282
		(-)	(7.8)	(12.4)	(13.7)	(18.7)
Food Credit	26,056	549	4,571	9,240	4,641	9,000
Non-food credit	3,88,497	-729	20,621	36,476	37,569	56,282
Loans, cash-credit and overdrafts						
Inland bills- purchased	3,81,548	-616	25,398	44,073	40,626	61,415
discounted ⁽⁶⁾	4,741	-20	-197	-152	-126	278
	11,997	359	58	1,255	1,121	2,171
Foreign bills-purchased	8,292	283	-11	41	121	373
discounted	7,975	-186	-56	499	467	1,046
Cash-Deposit Ratio	8.10					
Investment-Deposit Ratio	38.22					
Credit-Deposit Ratio	52.39					

@ : 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.