

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on	Fortnight	Financial year so far		Year-on-year	
	Feb. 11#		1998-99	1999-2000	1998	1999
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from banks	36,371	1,477	5,765	3,961	9,039	6,924
Borrowings from Banks <sup>(1)</sup>	12,656	17	3,638	584	3,844	1,858
Other demand and time liabilities <sup>(2)</sup>	792	-7	-902	70	112	249
<b>Liabilities to Others</b>						
Aggregate deposits	7,96,625 @	5,335	86,876	82,600	1,20,582	1,11,265
		(0.7)	(14.5)	(11.6)	(21.4)	(16.2)
			[11.5]	[11.9]	[18.2]	[16.7]
Demand	1,17,550	-1,772	-1,793	127	12,312	16,830
Time	6,79,075 @	7,107	88,669*	82,473*	1,08,270 *	94,435*
Borrowings <sup>(3)</sup>	2,556	123	699	1,416	637	578
Other demand and time liabilities	75,702	2,516	9,165*	15,629*	11,777*	19,858 *
<b>Borrowings from Reserve Bank</b>	<b>9,502</b>	<b>5,054</b>	<b>5,714</b>	<b>6,608</b>	<b>5,902</b>	<b>3,393</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	70,630	6,523	14,187	2,720	18,946	-4,862
Balances with Reserve Bank	4,640	-241	163	278	163	869
	65,990	6,764	14,024	2,442	18,782	-5,732
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	15,103	110	371	2,014	2,368	3,180
Money at call and short notice	18,349	-16	5,675	177	6,571	3,813
Advances to banks	3,161	247	-409	1,057	-174	1,407
Other assets	2,139	27	-361	717	-397	833
<b>Investments<sup>(5)</sup></b>	<b>3,02,241</b>	<b>-160</b>	<b>31,415</b>	<b>47,646</b>	<b>36,528</b>	<b>52,120</b>
		(-0.1)	(14.4)	(18.7)	(17.1)	(20.8)
Government securities	2,71,190	-53	32,009	47,972	37,730	52,223
Other approved securities	31,051	-107	-594	-327	-1,201	-103
<b>Bank Credit</b>						
	<b>4,18,103</b>	<b>3,549</b>	<b>25,783</b>	<b>49,266</b>	<b>41,876</b>	<b>68,241</b>
		(0.9)	(8.0)	(13.4)	(13.6)	(19.5)
Food Credit	25,961	-95	4,628	9,145	4,867	8,848
Non-food credit	3,92,142	3,645	21,156	40,121	37,009	59,392
<b>Loans, cash-credit and overdrafts</b>						
	3,84,809	3,261	26,461	47,334	41,328	63,613
Inland bills- purchased	4,842	100	-363	-52	-209	545
discounted <sup>(6)</sup>	12,018	21	-89	1,276	390	2,338
Foreign bills-purchased	8,241	-52	-131	-10	49	441
discounted	8,194	219	-95	718	318	1,304
<b>Cash-Deposit Ratio</b>	<b>8.87</b>					
<b>Investment-Deposit Ratio</b>	<b>37.94</b>					
<b>Credit-Deposit Ratio</b>	<b>52.48</b>					

@ : 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.