

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2000		Variation over			
	Feb. 25#	Fortnight	Financial year so far		Year-on-year	
			1998-99	1999-2000	1999	2000
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from banks	36,660	288	6,229	4,249	8,820	6,748
Borrowings from Banks ⁽¹⁾	12,071	-585	6,048	-1	6,920	-1,137
Other demand and time liabilities ⁽²⁾	932	139	-802	209	-1,028	288
Liabilities to Others						
Aggregate deposits	8,05,759 @	9,134	90,930	91,734	1,15,999	1,16,345
		(1.1)	(15.2)	(12.8)	(20.2)	(16.9)
			[12.2]	[13.2]	[17.1]	[17.3]
Demand	1,22,868	5,318	-575	5,445	10,923	20,930
Time	6,82,891 @	3,816	91,505*	86,289*	1,05,076 *	95,414*
Borrowings ⁽³⁾	2,501	-56	550	1,360	418	672
Other demand and time liabilities	74,458	-1,245	11,938*	14,385*	13,177*	15,840 *
Borrowings from Reserve Bank	7,451	-2,051	4,335	4,557	4,332	2,722
Cash in hand and Balances with Reserve Bank						
Cash in hand	67,644	-2,987	12,626	-266	11,896	-6,288
Balances with Reserve Bank	4,547	-94	440	185	373	499
	63,097	-2,893	12,187	-451	11,523	-6,787
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	14,943	-159	530	1,855	2,159	2,861
Money at call and short notice	18,499	150	9,732	327	10,608	-93
Advances to banks	3,456	295	-258	1,352	-190	1,550
Other assets	2,103	-36	-86	681	-90	523
Investments⁽⁵⁾	3,05,624	3,384	34,154	51,029	38,149	52,765
		(1.1)	(15.6)	(20.0)	(17.8)	(20.9)
Government securities	2,74,652	3,462	34,745	51,434	39,405	52,950
Other approved securities	30,973	-78	-591	-405	-1,256	-185
Bank Credit	4,23,937	5,835	29,390	55,100	40,013	70,468
		(1.4)	(9.1)	(14.9)	(12.8)	(19.9)
Food Credit	25,927	-34	4,851	9,111	4,468	8,591
Non-food credit	3,98,010	5,869	24,539	45,989	35,545	61,878
Loans, cash-credit and overdrafts	3,89,900	5,091	29,528	52,425	38,911	65,637
Inland bills- purchased	4,854	13	-334	-39	-23	528
discounted ⁽⁶⁾	12,146	128	120	1,404	372	2,257
Foreign bills-purchased	8,552	311	-78	301	159	699
discounted	8,485	291	153	1,009	594	1,347
Cash-Deposit Ratio	8.40					
Investment-Deposit Ratio	37.93					
Credit-Deposit Ratio	52.61					

@ : 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.