

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

(Rs. crore)

Item	Outstanding as on 2000		Variation over			Year-on-year 2000
	Feb. 25#	Fortnight	Financial year so far		1999	
			1998-99	1999-2000		
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from banks	36,660	288	6,229	4,249	8,820	6,748
Borrowings from Banks <sup>(1)</sup>	12,071	-585	6,048	-1	6,920	-1,137
Other demand and time liabilities <sup>(2)</sup>	932	139	-802	209	-1,028	288
<b>Liabilities to Others</b>						
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 <sup>(3)</sup>	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 *
<b>Borrowings from Reserve Bank</b>	<b>7,451</b>	<b>-2,051</b>	<b>4,335</b>	<b>4,557</b>	<b>4,332</b>	<b>2,722</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
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
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	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
<b>Investments<sup>(5)</sup></b>	<b>3,05,624</b>	<b>3,384</b>	<b>34,154</b>	<b>51,029</b>	<b>38,149</b>	<b>52,765</b>
		(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
<b>Bank Credit</b>						
	<b>4,23,937</b>	<b>5,835</b>	<b>29,390</b>	<b>55,100</b>	<b>40,013</b>	<b>70,468</b>
		(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
<b>Loans, cash-credit and overdrafts</b>						
Inland bills- purchased	3,89,900	5,091	29,528	52,425	38,911	65,637
discounted <sup>(6)</sup>	4,854	13	-334	-39	-23	528
	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
<b>Cash-Deposit Ratio</b>	<b>8.40</b>					
<b>Investment-Deposit Ratio</b>	<b>37.93</b>					
<b>Credit-Deposit Ratio</b>	<b>52.61</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.