

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Mar. 10#	Fortnight	1998-99	1999-2000	1999	2000
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from banks	36,053	-607	7,276	3,642	9,044	5,095
Borrowings from Banks <sup>(1)</sup>	12,465	394	4,664	393	4,873	641
Other demand and time liabilities <sup>(2)</sup>	858	-73	-751	136	-1,148	164
<b>Liabilities to Others</b>						
Aggregate deposits	8,05,100 @	-659	93,351	91,075	1,15,591	1,13,264
		(-0.1)	(15.6)	(12.8)	(20.1)	(16.4)
			[12.6]	[13.1]	[16.9]	[16.8]
Demand	1,23,938	1,070	350	6,515	12,112	21,076
Time	6,81,162 @	-1,729	93,001*	84,560*	1,03,480 *	92,189*
Borrowings <sup>(3)</sup>	2,552	51	582	1,411	75	691
Other demand and time liabilities	76,589	2,131	12,869*	16,516*	13,900*	17,040 *
<b>Borrowings from Reserve Bank</b>	<b>5,004</b>	<b>-2,448</b>	<b>5,295</b>	<b>2,110</b>	<b>5,246</b>	<b>-686</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	4,540	-7	340	178	500	592
Balances with Reserve Bank	60,705	-2,392	11,022	-2,843	6,799	-8,015
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	14,884	-60	1,209	1,795	2,188	2,123
Money at call and short notice	17,564	-935	7,902	-608	9,177	801
Advances to banks	3,564	108	-309	1,459	-37	1,709
Other assets	1,953	-150	-282	531	-415	569
<b>Investments<sup>(5)</sup></b>	<b>3,06,836</b>	<b>1,212</b>	<b>33,715</b>	<b>52,241</b>	<b>38,409</b>	<b>54,415</b>
		(0.4)	(15.4)	(20.5)	(17.9)	(21.6)
Government securities	2,75,861	1,210	34,086	52,644	39,514	54,818
Other approved securities	30,975	2	-370	-403	-1,104	-403
<b>Bank Credit</b>						
	<b>4,25,392</b>	<b>1,454</b>	<b>31,161</b>	<b>56,555</b>	<b>42,260</b>	<b>70,152</b>
		(0.3)	(9.6)	(15.3)	(13.5)	(19.7)
Food Credit	24,935	-992	4,247	8,119	4,396	8,203
Non-food credit	4,00,457	2,446	26,914	48,436	37,864	61,949
<b>Loans, cash-credit and overdrafts</b>						
	3,90,496	596	31,110	53,021	40,707	64,652
Inland bills- purchased	4,891	37	-187	-2	46	418
discounted <sup>(6)</sup>	12,541	395	170	1,799	888	2,602
Foreign bills-purchased	8,999	447	-178	748	30	1,246
discounted	8,465	-20	246	989	590	1,234
<b>Cash-Deposit Ratio</b>	<b>8.10</b>					
<b>Investment-Deposit Ratio</b>	<b>38.11</b>					
<b>Credit-Deposit Ratio</b>	<b>52.84</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.