

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

(Rs. crore)

Item	Outstanding as on 2000		Variation over			
	Mar. 24#	Fortnight	Financial year so far		Year-on-year	
			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	36,430	377	8,728	4,020	8,728	4,020
Borrowings from Banks <sup>(1)</sup>	16,212	3,747	4,912	4,140	4,912	4,140
Other demand and time liabilities <sup>(2)</sup>	846	-12	-723	124	-723	124
<b>Liabilities to Others</b>						
Aggregate deposits	8,10,065 @	4,965	1,15,540	96,040	1,15,540	96,040
		(0.6)	(19.3)	(13.5)	(19.3)	(13.5)
			[16.3]	[13.8]	[16.3]	[13.8]
Demand	1,26,276	2,338	14,910	8,853	14,910	8,853
Time	6,83,789 @	2,627	1,00,630*	87,187*	1,00,630 *	87,187*
Borrowings <sup>(3)</sup>	2,958	406	-139	1,817	-139	1,817
Other demand and time liabilities	78,418	1,829	13,394*	18,345*	13,394*	18,345 *
<b>Borrowings from Reserve Bank</b>	<b>6,491</b>	<b>1,487</b>	<b>2,499</b>	<b>3,597</b>	<b>2,499</b>	<b>3,597</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	62,101	-3,144	6,604	-5,809	6,604	-5,809
Balances with Reserve Bank	4,681	142	754	319	754	319
	57,419	-3,285	5,850	-6,128	5,850	-6,128
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	15,742	859	1,536	2,654	1,536	2,654
Money at call and short notice	21,933	4,369	9,311	3,761	9,311	3,761
Advances to banks	3,523	-40	-59	1,419	-59	1,419
Other assets	2,043	89	-245	621	-245	621
<b>Investments<sup>(5)</sup></b>	<b>3,08,921</b>	<b>2,086</b>	<b>35,890</b>	<b>54,326</b>	<b>35,890</b>	<b>54,326</b>
		(0.7)	(16.4)	(21.3)	(16.4)	(21.3)
Government securities	2,77,829	1,968	36,261	54,612	36,261	54,612
Other approved securities	31,092	117	-371	-285	-371	-285
<b>Bank Credit</b>						
	<b>4,34,182</b>	<b>8,790</b>	<b>44,759</b>	<b>65,344</b>	<b>44,759</b>	<b>65,344</b>
		(2.1)	(13.8)	(17.7)	(13.8)	(17.7)
Food Credit	25,691	756	4,331	8,875	4,331	8,875
Non-food credit	4,08,490	8,033	40,428	56,469	40,428	56,469
<b>Loans, cash-credit and overdrafts</b>						
Inland bills- purchased	3,99,074	8,578	42,740	61,599	42,740	61,599
discounted <sup>(6)</sup>	4,885	-7	233	-9	233	-9
Foreign bills-purchased	12,894	354	973	2,153	973	2,153
discounted	8,824	-174	321	573	321	573
	8,504	40	491	1,028	491	1,028
<b>Cash-Deposit Ratio</b>	<b>7.67</b>					
<b>Investment-Deposit Ratio</b>	<b>38.14</b>					
<b>Credit-Deposit Ratio</b>	<b>53.60</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.