

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2000 Mar. 31#	Variation over		
		Month	Financial year so far	
			1999-2000	Year-on-year 2000
1	2	3	4	5
Liabilities to the Banking System				
Demand and time deposits from banks	40,554	3,894	8,144	8,144
Borrowings from Banks ⁽¹⁾	15,166	3,095	3,094	3,094
Other demand and time liabilities ⁽²⁾	978	47	256	256
Liabilities to Others				
Aggregate deposits	8,41,967@	36,208	1,27,942	1,27,942
		(4.5)	(17.9)	(17.9)
			[18.4]	[18.4]
Demand	1,36,459	13,591	19,036	19,036
Time	7,05,508@	22,617	1,08,906 *	1,08,906 *
Borrowings ⁽³⁾	4,247	1,746	3,106	3,106
Other demand and time liabilities	79,750	5,293	19,677 *	19,677 *
Borrowings from Reserve Bank	9,513	2,062	6,619	6,619
Cash in hand and Balances with Reserve Bank				
Cash in hand	5,159	613	797	797
Balances with Reserve Bank	77,781	14,684	14,233	14,233
Assets with the Banking System				
Balance with other Banks ⁽⁴⁾	16,940	1,997	3,852	3,852
Money at call and short notice	20,886	2,387	2,714	2,714
Advances to banks	3,223	-233	1,119	1,119
Other assets	2,269	166	847	847
Investments⁽⁵⁾	3,10,586	4,962	55,991	55,991
		(1.6)	(22.0)	(22.0)
Government securities	2,79,527	4,875	56,309	56,309
Other approved securities	31,059	87	-318	-318
Bank Credit				
	4,49,565	25,627	80,728	80,728
		(6.0)	(21.9)	(21.9)
Food Credit	24,926	-1,001	8,110	8,110
Non-food credit	4,24,639	26,629	72,618	72,618
Loans, cash-credit and overdrafts				
Inland bills- purchased	4,11,793	21,892	74,318	74,318
discounted ⁽⁶⁾	5,349	495	456	456
Foreign bills-purchased	13,947	1,801	3,205	3,205
discounted	9,292	740	1,041	1,041
	9,184	699	1,708	1,708
Cash-Deposit Ratio	9.85			
Investment-Deposit Ratio	36.89			
Credit-Deposit Ratio	53.39			

@ : 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.

Note : Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for reporting purposes