

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over		
	as on		Financial year so far		
	Apr. 9#	Fortnight	1998-99	1999-2000	Yea
1	2	3	4	5	
Liabilities to the Banking System					
Demand and time deposits from banks	33,351	1,091	1,286	1,091	8,38
Borrowings from Banks ⁽¹⁾	11,418	-206	-258	-206	4,51
Other demand and time liabilities ⁽²⁾	1,058	368	-822	368	43
Liabilities to Others					
Aggregate deposits	7,24,990@	7,719	4,012	7,719	1,15,56
		(1.1)	(0.7)	(1.1)	(19.0)
Demand	1,15,822	2,342	-3,322	2,342	16,63
Time	6,09,168@	5,377	7,334	5,377	98,93
Borrowings ⁽³⁾	1,318	-674	25	-674	1
Other demand and time liabilities	52,539	123	4,107	123	8,67
Borrowings from Reserve Bank	912	-1,982	-236	-1,982	75
Cash in hand and Balances with Reserve Bank	68,224	694	-10	694	6,92
Cash in hand	4,224	242	-322	242	93
Balances with Reserve Bank	64,000	453	311	453	5,99
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	13,585	664	724	664	1,30
Money at call and short notice	19,156	1,022	212	1,022	10,08
Advances to banks	1,440	-198	-671	-198	-5
Other assets	1,452	149	132	149	-34
Investments⁽⁵⁾	2,62,347	8,228	9,179	8,228	34,46
		(3.2)	(4.2)	(3.2)	(15.1)
Government securities	2,30,696	7,952	9,209	7,952	34,53
Other approved securities	31,650	276	-30	276	-6
Bank Credit	3,69,921	3,918	2,109	3,918	43,73
		(1.1)	(0.7)	(1.1)	(13.4)
Food Credit	16,288	-528	-271	-528	4,07
Non-food credit	3,53,633	4,446	2,380	4,446	39,65
Loans, cash-credit and overdrafts	3,37,468	2,601	735	2,601	41,99
Inland bills- purchased	4,950	239	637	239	-34
discounted ⁽⁶⁾	11,547	771	483	771	1,29
Foreign bills-purchased	7,600	-768	30	-768	-36
discounted	8,356	1,076	224	1,076	1,14
Cash-Deposit Ratio	9.41				
Investment-Deposit Ratio	36.19				
Credit-Deposit Ratio	51.02				

@ : Includes Rs. 17,945 crore on account of proceeds from Resurgent India Bonds (RIBs). Excluding these proceeds, the growth rates in aggregate deposits as shown in columns 5 and 6 would work out to 1.1 per cent and 16.0 per cent, respectively.

(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. **Note:** Figures in brackets denote percentage variations in the relevant period.