

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on	Fortnight	Financial year so far		Year	
	1999		1998-99	1999-2000		
1	Apr. 9#	2	3	4	5	6
Liabilities to the Banking System						
Demand and time deposits from banks	33,351	1,091	1,286	1,091	8,383	
Borrowings from Banks ⁽¹⁾	11,418	-206	-258	-206	4,516	
Other demand and time liabilities ⁽²⁾	1,058	368	-822	368	435	
Liabilities to Others						
Aggregate deposits	7,24,990@	7,719	4,012	7,719	1,15,568	
		(1.1)	(0.7)	(1.1)	(19.0)	
Demand	1,15,822	2,342	-3,322	2,342	16,631	
Time	6,09,168@	5,377	7,334	5,377	98,937	
Borrowings ⁽³⁾	1,318	-674	25	-674	13	
Other demand and time liabilities	52,539	123	4,107	123	8,678	
Borrowings from Reserve Bank	912	-1,982	-236	-1,982	753	
Cash in hand and Balances with Reserve Bank	68,224	694	-10	694	6,929	
Cash in hand	4,224	242	-322	242	938	
Balances with Reserve Bank	64,000	453	311	453	5,991	
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	13,585	664	724	664	1,309	
Money at call and short notice	19,156	1,022	212	1,022	10,083	
Advances to banks	1,440	-198	-671	-198	-52	
Other assets	1,452	149	132	149	-346	
Investments⁽⁵⁾	2,62,347	8,228	9,179	8,228	34,463	
		(3.2)	(4.2)	(3.2)	(15.1)	
Government securities	2,30,696	7,952	9,209	7,952	34,530	
Other approved securities	31,650	276	-30	276	-68	
Bank Credit	3,69,921	3,918	2,109	3,918	43,733	
		(1.1)	(0.7)	(1.1)	(13.4)	
Food Credit	16,288	-528	-271	-528	4,074	
Non-food credit	3,53,633	4,446	2,380	4,446	39,659	
Loans, cash-credit and overdrafts	3,37,468	2,601	735	2,601	41,997	
Inland bills- purchased	4,950	239	637	239	-347	
discounted ⁽⁶⁾	11,547	771	483	771	1,296	
Foreign bills-purchased	7,600	-768	30	-768	-360	
discounted	8,356	1,076	224	1,076	1,147	
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.