

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

(Rs. crore)

Item	Outstanding as on		Variation over		
	1999	Fortnight	Financial year so far		Year
	Apr. 23#		1998-99	1999-2000	
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	33,306	-45	-143	1,045	9,766
Borrowings from Banks <sup>(1)</sup>	11,934	517	-130	311	4,905
Other demand and time liabilities <sup>(2)</sup>	980	-78	-892	290	427
<b>Liabilities to Others</b>					
Aggregate deposits	7,25,521@	531	5,866	8,250	1,14,245
		(0.1)	(1.0)	(1.2)	(18.7)
Demand	1,12,744	-3,078	-3,882	-736	14,114
Time	6,12,776@	3,608	9,748	8,985	1,00,131
Borrowings <sup>(3)</sup>	2,008	690	22	16	706
Other demand and time liabilities	51,132	-1,407	2,419	-1,285	8,958
<b>Borrowings from Reserve Bank</b>	<b>5,221</b>	<b>4,309</b>	<b>-228</b>	<b>2,327</b>	<b>5,055</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>73,790</b>	<b>5,565</b>	<b>-5,045</b>	<b>6,260</b>	<b>17,529</b>
Cash in hand	4,112	-112	107	130	397
Balances with Reserve Bank	69,678	5,678	-5,153	6,130	17,133
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	13,933	348	-263	1,011	2,644
Money at call and short notice	17,722	-1,434	-1,117	-412	9,978
Advances to banks	1,578	138	-700	-61	114
Other assets	1,364	-88	101	62	-403
<b>Investments<sup>(5)</sup></b>	<b>2,63,138</b>	<b>791</b>	<b>12,574</b>	<b>9,019</b>	<b>31,859</b>
		(0.3)	(5.7)	(3.5)	(13.8)
Government securities	2,31,429	733	12,509	8,685	31,964
Other approved securities	31,708	58	65	334	-105
<b>Bank Credit</b>	<b>3,68,293</b>	<b>-1,628</b>	<b>-2,502</b>	<b>2,290</b>	<b>46,716</b>
		(-0.4)	(-0.8)	(0.6)	(14.5)
Food Credit	18,935	2,647	434	2,119	6,015
Non-food credit	3,49,358	-4,275	-2,936	171	40,701
Loans, cash-credit and overdrafts	3,35,706	-1,761	-3,022	839	43,993
Inland bills- purchased	5,096	146	5	385	432
discounted <sup>(6)</sup>	11,503	-44	578	727	1,156
Foreign bills-purchased	8,245	645	-44	-123	359
discounted	7,743	-613	-19	463	777
<b>Cash-Deposit Ratio</b>	<b>10.17</b>				
<b>Investment-Deposit Ratio</b>	<b>36.27</b>				
<b>Credit-Deposit Ratio</b>	<b>50.76</b>				

@ : 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 1.2 per cent and 15.8 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.