

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over		
	1999		Financial year so far		
	Apr. 30#	Month	1998-99	1999-2000	Year
1	2	3	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	33,179	919	-143	919	9,639
Borrowings from Banks ⁽¹⁾	14,325	2,702	-130	2,702	7,295
Other demand and time liabilities ⁽²⁾	932	241	-892	241	378
Liabilities to Others					
Aggregate deposits	7,27,925 @	10,653	5,866	10,653	1,16,649
		(1.5)	(1.0)	(1.5)	(19.1)
Demand	1,12,337	-1,143	-3,882	-1,143	13,707
Time	6,15,587 @	11,796	9,748	11,796	1,02,942
Borrowings ⁽³⁾	3,069	1,077	22	1,077	1,767
Other demand and time liabilities	53,809	1,393	2,419	1,393	11,636
Borrowings from Reserve Bank	7,371	4,477	-228	4,477	7,205
Cash in hand and Balances with Reserve Bank	76,245	8,715	-5,045	8,715	19,985
Cash in hand	4,156	174	107	174	441
Balances with Reserve Bank	72,089	8,541	-5,153	8,541	19,544
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	13,854	932	-263	932	2,565
Money at call and short notice	21,216	3,082	-1,117	3,082	13,472
Advances to banks	1,448	-191	-700	-191	-15
Other assets	1,409	106	101	106	-359
Investments⁽⁵⁾	2,65,863	11,744	12,574	11,744	34,584
		(4.6)	(5.7)	(4.6)	(15.0)
Government securities	2,32,926	10,182	12,509	10,182	33,460
Other approved securities	32,936	1,562	65	1,562	1,123
Bank Credit	3,69,913	3,910	-2,502	3,910	48,336
		(1.1)	(-0.8)	(1.1)	(15.0)
Food Credit	20,063	3,247	434	3,247	7,143
Non-food credit	3,49,851	663	-2,936	663	41,193
Loans, cash-credit and overdrafts	3,37,328	2,461	-3,022	2,461	45,615
Inland bills- purchased	4,969	257	5	257	304
discounted ⁽⁶⁾	11,861	1,085	578	1,085	1,514
Foreign bills-purchased	8,246	-122	-44	-122	361
discounted	7,509	228	-19	228	543
Cash-Deposit Ratio	10.47				
Investment-Deposit Ratio	36.52				
Credit-Deposit Ratio	50.82				

@ : 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 1.5 per cent and 16.1 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.

Figures in brackets denote percentage variation in the relevant period.

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.