

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

(Rs. Crore)

Item	Outstanding		Variation over		Year
	as on		Financial year so far		
	1999 May 7#	Fortnight	1998-99	1999-2000	
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	32,880	-426	32	619	9,165
Borrowings from Banks <sup>(1)</sup>	11,804	-130	65	181	4,580
Other demand and time liabilities <sup>(2)</sup>	959	-22	1,177	268	-1,663
<b>Liabilities to Others</b>					
Aggregate deposits	7,26,512@	992	5,578	9,241	1,15,524
		(0.1)	(0.9)	(1.3)	(18.9)
Demand	1,08,463	-4,281	-5,638	-5,017	11,588
Time	6,18,049@	5,273	11,216	14,258	1,03,936
Borrowings <sup>(3)</sup>	2,205	197	148	213	778
Other demand and time liabilities	53,062	1,930	1,737	645	11,570
<b>Borrowings from Reserve Bank</b>	<b>8,029</b>	<b>2,808</b>	<b>-223</b>	<b>5,135</b>	<b>7,858</b>
<b>Cash in hand and Balances with Reserve Bank</b>					
	<b>75,428</b>	<b>1,638</b>	<b>6,563</b>	<b>7,898</b>	<b>7,559</b>
Cash in hand	4,141	29	273	159	260
Balances with Reserve Bank	71,287	1,609	6,290	7,739	7,300
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	13,793	-141	-381	871	2,622
Money at call and short notice	15,534	-2,187	210	-2,600	6,463
Advances to banks	1,540	-38	-656	-98	33
Other assets	1,575	210	-112	272	21
<b>Investments<sup>(5)</sup></b>	<b>2,67,764</b>	<b>4,626</b>	<b>7,173</b>	<b>13,645</b>	<b>41,886</b>
		(1.8)	(3.3)	(5.4)	(18.5)
Government securities	2,36,045	4,615	7,170	13,300	41,917
Other approved securities	31,720	11	3	345	-32
<b>Bank Credit</b>	<b>3,69,051</b>	<b>758</b>	<b>-3,098</b>	<b>3,048</b>	<b>48,071</b>
		(0.2)	(-1.0)	(0.8)	(15.0)
Food Credit	20,799	1,864	1,384	3,983	6,929
Non-food credit	3,48,252	-1,106	-4,482	-935	41,141
Loans, cash-credit and overdrafts	3,36,976	1,270	-3,650	2,109	45,892
Inland bills- purchased	4,957	-139	137	246	161
discounted <sup>(6)</sup>	11,293	-210	828	516	696
Foreign bills-purchased	8,299	54	-335	-70	704
discounted	7,526	-217	-78	246	618
<b>Cash-Deposit Ratio</b>	<b>10.38</b>				
<b>Investment-Deposit Ratio</b>	<b>36.86</b>				
<b>Credit-Deposit Ratio</b>	<b>50.80</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 1.3 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. Figures in brackets denote percentage variation in the relevant period.