

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over		
	as on		Financial year so far		
	1999		1998-99	1999-2000	Year
1	May 21#	Fortnight	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	32,195	-684	274	-65	8,239
Borrowings from Banks ⁽¹⁾	11,004	-800	-1,034	-619	4,879
Other demand and time liabilities ⁽²⁾	857	-102	-928	167	340
Liabilities to Others					
Aggregate deposits	7,28,345@	1,833	7,866	11,074	1,15,069
		(0.3)	(1.3)	(1.5)	(18.8)
Demand	1,08,569	106	-6,258	-4,911	12,314
Time	6,19,776@	1,727	14,123	15,985	1,02,755
Borrowings ⁽³⁾	1,520	-685	76	-472	164
Other demand and time liabilities	51,904	-1,157	1,425	-512	10,725
Borrowings from Reserve Bank	4,960	-3,070	124	2,066	4,441
Cash in hand and Balances with Reserve Bank	69,432	-5,996	118	1,902	8,008
Cash in hand	4,184	43	392	202	184
Balances with Reserve Bank	65,248	-6,039	-274	1,700	7,824
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	12,974	-819	-881	52	2,303
Money at call and short notice	15,447	-87	-1,237	-2,687	7,823
Advances to banks	1,652	111	-1,075	13	563
Other assets	1,351	-224	-484	48	169
Investments⁽⁵⁾	2,69,873	2,109	10,085	15,754	41,083
		(0.8)	(4.6)	(6.2)	(18.0)
Government securities	2,38,033	1,989	9,987	15,289	41,089
Other approved securities	31,840	120	98	466	-6
Bank Credit	3,68,443	-608	-3,689	2,439	48,053
		(-0.2)	(-1.1)	(0.7)	(15.0)
Food Credit	21,797	999	3,007	4,981	6,305
Non-food credit	3,46,645	-1,607	-6,696	-2,542	41,748
Loans, cash-credit and overdrafts	3,37,303	326	-3,320	2,436	45,888
Inland bills- purchased	4,746	-211	-199	35	285
discounted ⁽⁶⁾	10,879	-414	456	102	655
Foreign bills-purchased	8,107	-192	-407	-261	584
discounted	7,408	-118	-219	128	642
Cash-Deposit Ratio	9.53				
Investment-Deposit Ratio	37.05				
Credit-Deposit Ratio	50.59				

@ : 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 1.6 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. Figures in brackets denote percentage variation in the relevant period.