

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

(Rs. crore)

Item	Outstanding		Variation over		
	as on	Financial year so far			
	1999 May 28#	Month	1998-99	1999-2000	Year
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	32,264	-914	167	4	8,415
Borrowings from Banks <sup>(1)</sup>	13,718	-607	488	2,095	6,070
Other demand and time liabilities <sup>(2)</sup>	1,198	267	-915	508	668
<b>Liabilities to Others</b>					
Aggregate deposits	7,30,078@	2,153 (0.3)	11,138 (1.8)	12,807 (1.8)	1,13,530 (18.4)
Demand	1,08,693	-3,645	-6,438	-4,787	12,617
Time	6,21,385@	5,798	17,575	17,594	1,00,913
Borrowings <sup>(3)</sup>	4,790	1,721	2,495	2,798	1,016
Other demand and time liabilities	51,567	-2,243	3,002	-849	8,811
<b>Borrowings from Reserve Bank</b>	<b>8,415</b>	<b>1,044</b>	<b>-86</b>	<b>5,521</b>	<b>8,107</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>76,098</b>	<b>-147</b>	<b>2,746</b>	<b>8,568</b>	<b>12,046</b>
Cash in hand	4,334	178	569	352	158
Balances with Reserve Bank	71,763	-326	2,177	8,216	11,888
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	12,813	-1,041	-995	-109	2,256
Money at call and short notice	17,879	-3,337	178	-255	8,840
Advances to banks	1,601	153	-1,203	-37	641
Other assets	1,227	-182	-469	-76	29
<b>Investments<sup>(5)</sup></b>	<b>2,71,634</b>	<b>5,771</b>	<b>15,595</b>	<b>17,515</b>	<b>37,334</b>
		(2.2)	(7.1)	(6.9)	(15.9)
Government securities	2,39,289	6,363	15,417	16,545	36,916
Other approved securities	32,345	-592	179	970	418
<b>Bank Credit</b>	<b>3,67,917</b>	<b>-1,996</b>	<b>-3,371</b>	<b>1,914</b>	<b>47,210</b>
		(-0.5)	(-1.0)	(0.5)	(14.7)
Food Credit	22,713	2,651	3,562	5,897	6,666
Non-food credit	3,45,204	-4,647	-6,933	-3,983	40,544
Loans, cash-credit and overdrafts	3,37,388	60	-2,905	2,521	45,558
Inland bills- purchased	4,526	-443	-314	-185	181
discounted <sup>(6)</sup>	10,567	-1,294	363	-209	436
Foreign bills-purchased	7,825	-422	-359	-543	253
discounted	7,611	102	-156	311	782
<b>Cash-Deposit Ratio</b>	<b>10.42</b>				
<b>Investment-Deposit Ratio</b>	<b>37.21</b>				
<b>Credit-Deposit Ratio</b>	<b>50.39</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 1.8 per cent and 15.5 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.