

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

(Rs. crore)

Item	Outstanding		Variation over		
	as on		Financial year so far		
	1999 Jun. 4#	Fortnight	1998-99	1999-2000	Year
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	32,130	-65	-56	-130	8,503
Borrowings from Banks <sup>(1)</sup>	10,819	-185	-1,288	-805	4,947
Other demand and time liabilities <sup>(2)</sup>	1,074	217	-968	384	597
<b>Liabilities to Others</b>					
Aggregate deposits	7,31,449@	3,104	11,364	14,178	1,14,675
		(0.4)	(1.9)	(2.0)	(18.6)
Demand	1,07,392	-1,177	-6,915	-6,088	11,794
Time	6,24,057@	4,281	18,279	20,266	1,02,881
Borrowings <sup>(3)</sup>	1,898	379	117	-93	502
Other demand and time liabilities	52,258	354	2,792	-158	9,712
<b>Borrowings from Reserve Bank</b>	<b>4,412</b>	<b>-548</b>	<b>282</b>	<b>1,518</b>	<b>3,735</b>
<b>Cash in hand and Balances with Reserve Bank</b>					
Cash in hand	68,955	-476	-1,825	1,426	9,475
Balances with Reserve Bank	4,285	101	483	303	194
	64,670	-578	-2,308	1,122	9,280
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	12,464	-510	-709	-458	1,621
Money at call and short notice	16,566	1,119	-1,369	-1,567	9,074
Advances to banks	1,658	7	-1,171	20	666
Other assets	1,379	29	-59	77	-228
<b>Investments<sup>(5)</sup></b>	<b>2,73,144</b>	<b>3,271</b>	<b>18,108</b>	<b>19,025</b>	<b>36,331</b>
		(1.2)	(8.3)	(7.5)	(15.3)
Government securities	2,40,772	2,739	17,901	18,028	35,915
Other approved securities	32,372	532	207	998	417
<b>Bank Credit</b>	<b>3,65,715</b>	<b>-2,728</b>	<b>-4,409</b>	<b>-288</b>	<b>46,045</b>
		(-0.7)	(-1.4)	(-0.1)	(14.4)
Food Credit	22,419	621	3,904	5,603	6,029
Non-food credit	3,43,296	-3,349	-8,313	-5,891	40,016
Loans, cash-credit and overdrafts	3,35,608	-1,695	-3,766	741	44,639
Inland bills- purchased	4,285	-461	-259	-426	-116
discounted <sup>(6)</sup>	10,630	-249	196	-146	666
Foreign bills-purchased	7,794	-313	-470	-574	334
discounted	7,398	-10	-110	118	523
<b>Cash-Deposit Ratio</b>	<b>9.43</b>				
<b>Investment-Deposit Ratio</b>	<b>37.34</b>				
<b>Credit-Deposit Ratio</b>	<b>50.00</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 2.0 per cent and 15.7 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 'liabilites 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