

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over		
	as on		Financial year so far		
	1999	1998-99			
	Jun. 18#	Fortnight	1998-99	1999-2000	Year
1	2	3	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	31,488	-642	70	-773	7,736
Borrowings from Banks ⁽¹⁾	11,457	639	1,071	-166	3,226
Other demand and time liabilities ⁽²⁾	1,119	45	-1,098	429	772
Liabilities to Others					
Aggregate deposits	7,34,682@	3,233	14,677	17,411	1,14,595
		(0.4)	(2.4)	(2.4)	(18.5)
Demand	1,14,973	7,580	-5,467	1,492	17,926
Time	6,19,709@	-4,348	20,143	15,918	96,669
Borrowings ⁽³⁾	1,387	-511	327	-604	-218
Other demand and time liabilities	52,639	381	1,904	223	10,981
Borrowings from Reserve Bank	3,863	-549	361	969	3,108
Cash in hand and Balances with Reserve Bank					
	64,851	-4,104	2,707	-2,679	839
Cash in hand	4,198	-87	548	216	42
Balances with Reserve Bank	60,653	-4,017	2,158	-2,895	797
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	12,246	-218	-578	-676	1,271
Money at call and short notice	18,396	1,829	-18	262	9,553
Advances to banks	1,476	-182	-1,167	-162	480
Other assets	1,461	81	43	158	-249
Investments⁽⁵⁾	2,75,571	2,427	13,694	21,453	43,172
		(0.9)	(6.3)	(8.4)	(18.6)
Government securities	2,43,686	2,913	13,608	20,941	43,121
Other approved securities	31,886	-486	86	511	51
Bank Credit	3,66,120	405	-5,247	116	47,288
		(0.1)	(-1.6)	(—)	(14.8)
Food Credit	22,221	-197	4,343	5,405	5,393
Non-food credit	3,43,898	602	-9,590	-5,289	41,895
Loans, cash-credit and overdrafts	3,36,547	939	-3,612	1,680	45,424
Inland bills- purchased	4,394	109	-506	-318	240
discounted ⁽⁶⁾	10,203	-427	8	-573	427
Foreign bills-purchased	7,804	10	-828	-564	701
discounted	7,171	-227	-310	-109	496
Cash-Deposit Ratio	8.83				
Investment-Deposit Ratio	37.51				
Credit-Deposit Ratio	49.83				

@ : 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 2.5 per cent and 15.6 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.