

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on	Month	Financial year so far		Year	
	1999		1998-99	1999-2000		
1	Jun. 25#	2	3	4	5	6
Liabilities to the Banking System						
Demand and time deposits from banks	31,560	-704	362	-700	7,515	
Borrowings from Banks ⁽¹⁾	12,052	-1,666	1,922	429	2,970	
Other demand and time liabilities ⁽²⁾	1,084	-114	-773	394	412	
Liabilities to Others						
Aggregate deposits	7,29,417@	-661	18,534	12,146	1,05,473	
		(-0.1)	(3.1)	(1.7)	(16.9)	
Demand	1,06,819	-1,874	-3,931	-6,661	8,237	
Time	6,22,598@	1,213	22,465	18,807	97,236	
Borrowings ⁽³⁾	4,564	-226	3,046	2,572	238	
Other demand and time liabilities	60,234	8,667	2,042	7,818	18,438	
Borrowings from Reserve Bank	7,114	-1,302	-35	4,220	6,754	
Cash in hand and Balances with Reserve Bank	74,907	-1,191	4,634	7,377	8,967	
Cash in hand	4,350	15	574	368	167	
Balances with Reserve Bank	70,557	-1,206	4,060	7,009	8,800	
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	12,071	-742	-498	-851	1,017	
Money at call and short notice	17,564	-315	1,420	-570	7,283	
Advances to banks	1,829	228	-1,116	190	781	
Other assets	1,314	87	-593	11	240	
Investments⁽⁵⁾	2,76,587	4,953	15,265	22,468	42,617	
		(1.8)	(7.0)	(8.8)	(18.2)	
Government securities	2,44,792	5,503	15,228	22,048	42,608	
Other approved securities	31,795	-550	37	420	9	
Bank Credit	3,66,435	-1,482	-4,403	432	46,759	
		(-0.4)	(-1.4)	(0.1)	(14.6)	
Food Credit	22,412	-301	4,654	5,596	5,273	
Non-food credit	3,44,023	-1,181	-9,056	-5,164	41,486	
Loans, cash-credit and overdrafts	3,36,983	-405	-3,381	2,116	45,629	
Inland bills- purchased	4,100	-426	-355	-612	-205	
discounted ⁽⁶⁾	10,374	-193	-420	-402	1,026	
Foreign bills-purchased	7,660	-165	385	-708	-655	
discounted	7,318	-293	-632	38	965	
Cash-Deposit Ratio	10.27					
Investment-Deposit Ratio	37.92					
Credit-Deposit Ratio	50.24					

@ 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 1.7 per cent and 14.0 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.

Note: Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for reporting purposes.