

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over		
	as on		Financial year so far		
	1999	Fortnight	1998-99	1999-2000	Year
1	2	3	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	32,056	569	677	-204	7,698
Borrowings from Banks ⁽¹⁾	10,372	-1,085	231	-1,252	2,981
Other demand and time liabilities ⁽²⁾	1,068	-51	-1,076	378	699
Liabilities to Others					
Aggregate deposits	7,31,772@	-2,910	18,959	14,501	1,07,403
		(-0.4)	(3.1)	(2.0)	(17.2)
Demand	1,09,152	-5,820	-3,818	-4,328	10,457
Time	6,22,620@	2,910	22,776	18,829	96,946
Borrowings ⁽³⁾	1,295	-92	293	-697	-277
Other demand and time liabilities	61,607	8,967	3,223	9,190	18,629
Borrowings from Reserve Bank	4,276	412	362	1,382	3,519
Cash in hand and Balances with Reserve Bank	69,843	4,992	-2,593	2,313	11,131
Cash in hand	4,326	128	391	344	327
Balances with Reserve Bank	65,516	4,864	-2,984	1,969	10,803
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	12,409	163	-802	-513	1,659
Money at call and short notice	17,656	-740	-411	-478	9,206
Advances to banks	2,220	744	-1,006	581	1,063
Other assets	1,484	24	-555	181	373
Investments⁽⁵⁾	2,77,063	1,492	21,204	22,944	37,154
		(0.5)	(9.7)	(9.0)	(15.5)
Government securities	2,45,300	1,615	21,060	22,556	37,284
Other approved securities	31,763	-123	144	388	-130
Bank Credit	3,69,371	3,251	-141	3,367	45,433
		(0.9)	(—)	(0.9)	(14.0)
Food Credit	21,990	-231	5,198	5,174	4,307
Non-food credit	3,47,380	3,482	-5,339	-1,807	41,125
Loans, cash-credit and overdrafts	3,39,924	3,377	1,708	5,057	43,481
Inland bills- purchased	4,608	214	-29	-104	-24
discounted ⁽⁶⁾	10,060	-143	-322	-716	614
Foreign bills-purchased	7,532	-272	-769	-837	370
discounted	7,247	75	-729	-33	991
Cash-Deposit Ratio	9.54				
Investment-Deposit Ratio	37.86				
Credit-Deposit Ratio	50.48				

@ : 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 2.1 per cent and 14.3 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.