

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

(Rs. crore)

Item	Outstanding as on		Variation over		
	1999		Financial year so far		Year
	Jul. 2#	Fortnight	1998-99	1999-2000	
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	32,056	569	677	-204	7,698
Borrowings from Banks <sup>(1)</sup>	10,372	-1,085	231	-1,252	2,981
Other demand and time liabilities <sup>(2)</sup>	1,068	-51	-1,076	378	699
<b>Liabilities to Others</b>					
Aggregate deposits	7,31,772@	5,564	18,503	22,679	1,14,785
		(0.8)	(3.1)	(3.2)	(18.6)
Demand	1,09,152	2,654*	-3,818	-4,328	10,457
Time	6,22,620@	2,910	22,320*	27,007*	1,04,328*
Borrowings <sup>(3)</sup>	1,295	-92	293	-697	-277
Other demand and time liabilities	61,607	493*	3,679*	1,012*	11,248*
<b>Borrowings from Reserve Bank</b>	<b>4,276</b>	<b>412</b>	<b>362</b>	<b>1,382</b>	<b>3,519</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>69,843</b>	<b>4,992</b>	<b>-2,593</b>	<b>2,313</b>	<b>11,131</b>
Cash in hand	4,326	128	391	344	327
Balances with Reserve Bank	65,516	4,864	-2,984	1,969	10,803
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	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
<b>Investments<sup>(5)</sup></b>	<b>2,77,063</b>	<b>1,492</b>	<b>21,204</b>	<b>22,944</b>	<b>37,154</b>
		(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
<b>Bank Credit</b>	<b>3,69,371</b>	<b>3,251</b>	<b>-141</b>	<b>3,367</b>	<b>45,433</b>
		(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 <sup>(6)</sup>	10,060	-143	-322	-716	614
Foreign bills-purchased	7,532	-272	-769	-837	370
discounted	7,247	75	-729	-33	991
<b>Cash-Deposit Ratio</b>	<b>9.54</b>				
<b>Investment-Deposit Ratio</b>	<b>37.86</b>				
<b>Credit-Deposit Ratio</b>	<b>50.48</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 2.1 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.

\* : Revised in line with the new accounting standards and consistent with the methodology suggested by the Working Group on Money Supply: Analytics and Methodology of Compilation (June 1998). The revision is in respect of pension and provident funds with commercial banks which are classified as other demand and time liabilities and includes those banks which have reported such changes so far.