

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over		
	1999		Financial year so far		Year
	Jul. 16#	Fortnight	1998-99	1999-2000	
1	2	3	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	31,967	-89	1,327	-293	6,958
Borrowings from Banks ⁽¹⁾	11,240	868	1,203	-384	2,876
Other demand and time liabilities ⁽²⁾	1,031	-37	-943	341	529
Liabilities to Others					
Aggregate deposits	7,33,808@	2,036	20,188	24,716	1,15,136
		(0.3)	(3.4)	(3.5)	(18.6)
Demand	1,08,869	-283*	-4,926	-4,611	11,282
Time	6,24,939@	2,320	25,114*	29,327*	1,03,853*
Borrowings ⁽³⁾	2,137	842	156	145	702
Other demand and time liabilities	60,492	-1,115*	2,631*	-103*	11,181*
Borrowings from Reserve Bank	5,730	1,454	221	2,836	5,114
Cash in hand and Balances with Reserve Bank					
Cash in hand	4,264	-62	497	282	159
Balances with Reserve Bank	68,435	2,918	2,674	4,887	8,063
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	12,492	83	-684	-430	1,623
Money at call and short notice	15,811	-1,845	361	-2,323	6,588
Advances to banks	1,590	-630	-1,055	-48	482
Other assets	1,486	2	-471	183	291
Investments⁽⁵⁾	2,79,077	2,014	17,339	24,958	43,033
		(0.7)	(7.9)	(9.8)	(18.2)
Government securities	2,47,407	2,107	17,359	24,663	43,091
Other approved securities	31,669	-93	-20	295	-59
Bank Credit	3,72,715	3,344	-683	6,711	49,319
		(0.9)	(-0.2)	(1.8)	(15.3)
Food Credit	22,697	706	5,216	5,881	4,996
Non-food credit	3,50,018	2,638	-5,899	831	44,323
Loans, cash-credit and overdrafts	3,43,496	3,572	1,126	8,629	47,635
Inland bills- purchased	4,059	-549	-535	-653	-67
discounted ⁽⁶⁾	10,421	361	-127	-355	780
Foreign bills-purchased	7,672	140	-635	-697	376
discounted	7,068	-179	-512	-213	594
Cash-Deposit Ratio	9.91				
Investment-Deposit Ratio	38.03				
Credit-Deposit Ratio	50.79				

@ : 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 3.6 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 '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.