

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

(Rs. crore)

Item	Outstanding		Variation over		
	as on		Financial year so far		
	1999		1998-99	1999-2000	Year
	Jul. 30#	Fortnight			
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	35,085	3,118	1,423	2,824	9,979
Borrowings from Banks <sup>(1)</sup>	14,944	3,704	615	3,320	7,169
Other demand and time liabilities <sup>(2)</sup>	799	-232	-1,063	109	417
<b>Liabilities to Others</b>					
Aggregate deposits	7,40,578@	6,770	28,161	31,485	1,13,932
		(0.9)	(4.7)	(4.4)	(18.2)
Demand	1,09,052	183	-3,156	-4,428	9,695
Time	6,31,526@	6,586	31,317*	35,913*	1,04,237*
Borrowings <sup>(3)</sup>	1,267	-870	165	-724	-177
Other demand and time liabilities	61,893	1,402	3,036*	1,299*	12,178*
<b>Borrowings from Reserve Bank</b>	<b>2,761</b>	<b>-2,969</b>	<b>248</b>	<b>-133</b>	<b>2,118</b>
<b>Cash in hand and Balances with Reserve Bank</b>					
<b>Cash in hand</b>	<b>70,410</b>	<b>-2,289</b>	<b>5,405</b>	<b>2,880</b>	<b>3,699</b>
Cash in hand	4,336	71	569	354	159
Balances with Reserve Bank	66,074	-2,360	4,836	2,526	3,541
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	12,296	-196	-510	-626	1,254
Money at call and short notice	21,161	5,351	417	3,028	11,883
Advances to banks	1,768	178	-1,095	129	700
Other assets	1,576	90	-503	274	413
<b>Investments<sup>(5)</sup></b>	<b>2,81,298</b>	<b>2,221</b>	<b>19,385</b>	<b>27,179</b>	<b>43,208</b>
		(0.8)	(8.9)	(10.7)	(18.1)
Government securities	2,49,742	2,335	19,419	26,998	43,367
Other approved securities	31,555	-114	-34	181	-159
<b>Bank Credit</b>	<b>3,72,028</b>	<b>-686</b>	<b>-1,029</b>	<b>6,025</b>	<b>48,978</b>
		(-0.2)	(-0.3)	(1.6)	(15.2)
Food Credit	22,491	-205	4,973	5,676	5,034
Non-food credit	3,49,537	-481	-6,001	349	43,945
Loans, cash-credit and overdrafts	3,42,825	-671	504	7,958	47,586
Inland bills- purchased	3,989	-69	-601	-722	-70
discounted <sup>(6)</sup>	10,577	156	317	-200	492
Foreign bills-purchased	7,638	-34	-804	-730	512
discounted	7,000	-68	-444	-281	459
<b>Cash-Deposit Ratio</b>	<b>9.51</b>				
<b>Investment-Deposit Ratio</b>	<b>37.98</b>				
<b>Credit-Deposit Ratio</b>	<b>50.23</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 4.6 per cent and 15.3 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.