

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

(Rs. crore)

Item	Outstanding as on		Variation over		
	1999		Financial year so far		
	Aug. 13#	Fortnight	1998-99	1999-2000	Year
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	34,486	-598	1,999	2,076	8,805
Borrowings from Banks <sup>(1)</sup>	14,250	-694	865	2,178	6,226
Other demand and time liabilities <sup>(2)</sup>	894	95	-1,081	172	530
<b>Liabilities to Others</b>					
Aggregate deposits	7,43,963@	3,385	25,624	29,938	1,19,854
		(0.5)	(4.3)	(4.2)	(19.2)
Demand	1,07,792	-1,261	-8,668	-9,631	13,947
Time	6,36,171@	4,645	34,292*	39,569*	1,05,907*
Borrowings <sup>(3)</sup>	1,411	144	255	271	-123
Other demand and time liabilities	61,497	-396	4,274*	1,424*	10,544*
<b>Borrowings from Reserve Bank</b>	<b>8,567</b>	<b>5,806</b>	<b>1,072</b>	<b>5,673</b>	<b>7,101</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>72,219</b>	<b>1,809</b>	<b>1,420</b>	<b>4,309</b>	<b>9,493</b>
Cash in hand	4,164	-171	151	-198	405
Balances with Reserve Bank	68,054	1,980	1,269	4,507	9,088
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	12,517	221	-505	-572	1,469
Money at call and short notice	16,684	-4,477	833	-1,488	6,990
Advances to banks	1,879	112	-1,010	-225	727
Other assets	1,617	41	-312	195	263
<b>Investments<sup>(5)</sup></b>	<b>2,83,010</b>	<b>1,712</b>	<b>21,710</b>	<b>28,415</b>	<b>42,594</b>
		(0.6)	(9.9)	(11.2)	(17.7)
Government securities	2,51,570	1,827	20,912	28,353	43,701
Other approved securities	31,440	-115	798	63	-1,106
<b>Bank Credit</b>	<b>3,73,244</b>	<b>1,216</b>	<b>-2,446</b>	<b>4,407</b>	<b>51,611</b>
		(0.3)	(-0.8)	(1.2)	(16.0)
Food Credit	22,059	-432	4,510	5,243	5,064
Non-food credit	3,51,185	1,648	-6,956	-836	46,547
Loans, cash-credit and overdrafts	3,44,413	1,588	-703	6,938	50,381
Inland bills- purchased	3,814	-175	-568	-1,080	-278
discounted <sup>(6)</sup>	10,452	-125	211	-290	472
Foreign bills-purchased	7,634	-3	-789	-616	494
Discounted	6,832	-168	-597	-644	443
<b>Cash-Deposit Ratio</b>	<b>9.71</b>				
<b>Investment-Deposit Ratio</b>	<b>38.04</b>				
<b>Credit-Deposit Ratio</b>	<b>50.17</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 4.3 per cent and 16.3 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