

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	Aug. 13#	2	3	4	5	6
Liabilities to the Banking System						
Demand and time deposits from banks	34,486	-598	1,999	2,076	8,805	
Borrowings from Banks ⁽¹⁾	14,250	-694	865	2,178	6,226	
Other demand and time liabilities ⁽²⁾	894	95	-1,081	172	530	
Liabilities to Others						
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 ⁽³⁾	1,411	144	255	271	-123	
Other demand and time liabilities	61,497	-396	4,274*	1,424*	10,544*	
Borrowings from Reserve Bank	8,567	5,806	1,072	5,673	7,101	
Cash in hand and Balances with Reserve Bank						
Cash in hand	72,219	1,809	1,420	4,309	9,493	
Balances with Reserve Bank	4,164	-171	151	-198	405	
	68,054	1,980	1,269	4,507	9,088	
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	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	
Investments⁽⁵⁾	2,83,010	1,712	21,710	28,415	42,594	
		(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	
Bank Credit	3,73,244	1,216	-2,446	4,407	51,611	
		(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	3,914	-75	-568	-980	-178	
discounted ⁽⁶⁾	10,452	-125	211	-290	472	
Foreign bills-purchased	7,634	-3	-789	-616	494	
discounted	6,832	-168	-597	-644	443	
Cash-Deposit Ratio	9.71					
Investment-Deposit Ratio	38.04					
Credit-Deposit Ratio	50.17					

@ : 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.