

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

(Rs. crore)

Item	Outstanding		Variation over		
	as on		Financial year so far		
	1999	1999	1998-99	1999-2000	Year
	Aug. 27#	Fortnight			
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	32,596	-1,890	2,546	186	6,368
Borrowings from Banks <sup>(1)</sup>	11,416	-2,834	417	-655	3,840
Other demand and time liabilities <sup>(2)</sup>	796	-98	-980	74	331
<b>Liabilities to Others</b>					
Aggregate deposits	7,50,892@	6,929	47,381	36,867	1,05,026
		(0.9)	(7.9)	(5.2)	(16.3)
Demand	1,08,697	906	-5,420	-8,726	11,605
Time	6,42,195@	6,024	52,801*	45,593*	93,421*
Borrowings <sup>(3)</sup>	1,962	551	359	822	324
Other demand and time liabilities	60,280	-1,217	2,363*	207*	11,238*
<b>Borrowings from Reserve Bank</b>	<b>2,771</b>	<b>-5,797</b>	<b>681</b>	<b>-124</b>	<b>1,695</b>
<b>Cash in hand and Balances with Reserve Bank</b>					
Cash in hand	4,184	19	539	-179	37
Balances with Reserve Bank	64,482	-3,553	3,244	756	4,117
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	12,721	205	-455	-367	1,624
Money at call and short notice	20,524	3,840	50	2,352	11,613
Advances to banks	1,858	-21	-941	-246	636
Other assets	1,818	201	-378	396	530
<b>Investments<sup>(5)</sup></b>	<b>2,87,272</b>	<b>4,263</b>	<b>26,945</b>	<b>32,677</b>	<b>41,622</b>
		(1.5)	(12.3)	(12.8)	(16.9)
Government securities	2,55,789	4,219	26,915	32,571	41,917
Other approved securities	31,484	43	30	106	-295
<b>Bank Credit</b>	<b>3,74,582</b>	<b>1,338</b>	<b>-481</b>	<b>5,745</b>	<b>50,985</b>
		(0.4)	(-0.1)	(1.6)	(15.8)
Food Credit	21,688	-371	4,213	4,872	4,990
Non-food credit	3,52,894	1,709	-4,694	873	45,994
Loans, cash-credit and overdrafts	3,45,752	1,339	1,555	8,277	49,462
Inland bills- purchased	3,885	-29	-559	-1,009	-216
discounted <sup>(6)</sup>	10,410	-42	-155	-332	796
Foreign bills-purchased	7,611	-24	-877	-640	558
discounted	6,926	94	-445	-551	385
<b>Cash-Deposit Ratio</b>	<b>9.14</b>				
<b>Investment-Deposit Ratio</b>	<b>38.26</b>				
<b>Credit-Deposit Ratio</b>	<b>49.88</b>				

@ : Includes Rs. 17,945 crore on account of proceeds from Resurgent India Bonds (RIBs), effective August 28, 1998. Excluding these proceeds, the growth rates in aggregate deposits as shown in column 4 would work out to 4.9 per cent.

- (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.