

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

(Rs. crore)

Item	Outstanding		Variation over		Year
	as on		Financial year so far		
	Sep. 10#	Fortnight	1998-99	1999-2000	
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	32,743	147	3,055	333	6,006
Borrowings from Banks <sup>(1)</sup>	12,810	1,394	1,656	739	3,995
Other demand and time liabilities <sup>(2)</sup>	734	-63	-1,049	11	337
<b>Liabilities to Others</b>					
Aggregate deposits	7,49,844@	-1,048	50,595	35,819	1,00,764
		(-0.1)	(8.5)	(5.0)	(15.5)
Demand	1,06,629	-2,068	-7,157	-10,794	11,273
Time	6,43,215@	1,020	57,752*	46,613*	89,492*
Borrowings <sup>(3)</sup>	2,170	208	300	1,030	591
Other demand and time liabilities	61,158	877	3,086*	1,085*	11,392*
<b>Borrowings from Reserve Bank</b>	<b>6,047</b>	<b>3,277</b>	<b>3,769</b>	<b>3,153</b>	<b>1,884</b>
<b>Cash in hand and Balances with Reserve Bank</b>					
	<b>75,376</b>	<b>6,711</b>	<b>14,506</b>	<b>7,466</b>	<b>-435</b>
Cash in hand	4,157	-26	164	-205	385
Balances with Reserve Bank	71,219	6,737	14,341	7,671	-820
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	12,922	201	-300	-167	1,669
Money at call and short notice	17,157	-3,367	655	-1,015	7,641
Advances to banks	2,075	216	-721	-29	633
Other assets	1,658	-161	-554	236	545
<b>Investments<sup>(5)</sup></b>	<b>2,88,105</b>	<b>832</b>	<b>26,219</b>	<b>33,510</b>	<b>43,181</b>
		(0.3)	(12.0)	(13.2)	(17.6)
Government securities	2,56,693	904	26,184	33,476	43,552
Other approved securities	31,412	-72	34	34	-371
<b>Bank Credit</b>	<b>3,74,746</b>	<b>163</b>	<b>-24</b>	<b>5,908</b>	<b>50,691</b>
		(—)	(—)	(1.6)	(15.6)
Food Credit	20,946	-742	3,540	4,130	4,921
Non-food credit	3,53,800	906	-3,564	1,779	45,770
Loans, cash-credit and overdrafts	3,45,821	69	2,274	8,346	48,812
Inland bills- purchased	3,976	91	-665	-918	-19
discounted <sup>(6)</sup>	10,051	-359	-374	-691	656
Foreign bills-purchased	7,557	-53	-861	-693	488
discounted	7,341	415	-398	-135	753
<b>Cash-Deposit Ratio</b>	<b>10.05</b>				
<b>Investment-Deposit Ratio</b>	<b>38.42</b>				
<b>Credit-Deposit Ratio</b>	<b>49.98</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 5.5 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.