

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

(Rs. crore)

Item	Outstanding as on 1999		Variation over Financial year so far		Year
	Sep. 24#	Fortnight	1998-99	1999-2000	
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	33,797	1,054	4,250	1,387	5,865
Borrowings from Banks <sup>(1)</sup>	12,951	140	2,552	879	3,239
Other demand and time liabilities <sup>(2)</sup>	782	49	-1,008	60	345
<b>Liabilities to Others</b>					
Aggregate deposits	7,61,678@	11,834	63,174	47,653	1,00,020
		(1.6)	(10.6)	(6.7)	(15.1)
Demand	1,11,076	4,447	-560	-6,347	9,123
Time	6,50,602@	7,387	63,734*	54,000*	90,897*
Borrowings <sup>(3)</sup>	1,974	-196	196	834	499
Other demand and time liabilities	62,318	1,160	2,029*	2,245*	13,609*
<b>Borrowings from Reserve Bank</b>	<b>4,204</b>	<b>-1,843</b>	<b>2,911</b>	<b>1,310</b>	<b>898</b>
<b>Cash in hand and Balances with Reserve Bank</b>					
Cash in hand	4,235	78	204	-127	423
Balances with Reserve Bank	65,365	-5,854	5,097	1,817	2,570
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	13,036	114	69	-53	1,414
Money at call and short notice	21,538	4,382	4,204	3,366	8,473
Advances to banks	2,084	9	-978	-20	899
Other assets	1,715	58	-441	294	490
<b>Investments<sup>(5)</sup></b>	<b>2,89,596</b>	<b>1,491</b>	<b>33,162</b>	<b>35,002</b>	<b>37,729</b>
		(0.5)	(15.2)	(13.7)	(15.0)
Government securities	2,58,367	1,674	33,768	35,150	37,642
Other approved securities	31,229	-183	-606	-148	87
<b>Bank Credit</b>	<b>3,78,394</b>	<b>3,648</b>	<b>6,611</b>	<b>9,557</b>	<b>47,704</b>
		(1.0)	(2.0)	(2.6)	(14.4)
Food Credit	20,532	-414	3,594	3,716	4,453
Non-food credit	3,57,862	4,062	3,017	5,841	43,251
Loans, cash-credit and overdrafts	3,49,227	3,407	8,912	11,752	45,580
Inland bills- purchased	4,192	216	-608	-702	139
discounted <sup>(6)</sup>	10,118	67	-493	-624	842
Foreign bills-purchased	7,593	35	-814	-658	477
discounted	7,264	-77	-387	-212	665
<b>Cash-Deposit Ratio</b>	<b>9.14</b>				
<b>Investment-Deposit Ratio</b>	<b>38.02</b>				
<b>Credit-Deposit Ratio</b>	<b>49.68</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 7.6 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.