

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	Oct. 8#	Fortnight	Financial year so far		Year-on-year	
			1998-99	1999-2000	1998	1999
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from banks	33,782	-16	4,733	1,372	8,689	5,366
Borrowings from Banks <sup>(1)</sup>	12,500	-451	5,126	428	5,767	214
Other demand and time liabilities <sup>(2)</sup>	925	142	-986	202	-7	465
<b>Liabilities to Others</b>						
Aggregate deposits	7,67,512@	5,833	66,978	53,487	1,28,583	1,02,049
		(0.8)	(11.2)	(7.5)	(23.9)	(15.3)
			[8.2]	[7.7]	[20.6]	[15.8]
Demand	1,12,937	1,860	-2,605	-4,486	14,435	13,029
Time	6,54,575@	3,973	69,583*	57,973*	1,14,147*	89,020*
Borrowings <sup>(3)</sup>	2,005	31	-27	864	23	753
Other demand and time liabilities	64,294	1,976	6,318*	4,221*	12,641*	11,296*
<b>Borrowings from Reserve Bank</b>	<b>7,573</b>	<b>3,669</b>	<b>3,182</b>	<b>4,679</b>	<b>3,440</b>	<b>3,996</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>74,597</b>	<b>4,997</b>	<b>10,184</b>	<b>6,687</b>	<b>13,910</b>	<b>3,107</b>
Cash in hand	4,365	130	390	3	864	367
Balances with Reserve Bank	70,232	4,867	9,794	6,684	13,046	2,740
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	13,357	322	290	269	2,197	1,516
Money at call and short notice	17,210	-4,328	5,957	-962	7,109	2,393
Advances to banks	2,319	236	-816	215	-141	972
Other assets	1,716	—	-347	294	-323	396
<b>Investments<sup>(5)</sup></b>	<b>2,91,093</b>	<b>1,497</b>	<b>27,309</b>	<b>36,498</b>	<b>26,254</b>	<b>45,079</b>
		(0.5)	(12.5)	(14.3)	(11.9)	(18.3)
Government securities	2,59,866	1,499	27,533	36,648	25,326	45,376
Other approved securities	31,227	-2	-224	-150	928	-297
<b>Bank Credit</b>	<b>3,88,075</b>	<b>9,681</b>	<b>11,645</b>	<b>19,238</b>	<b>51,181</b>	<b>52,351</b>
		(2.6)	(3.6)	(5.2)	(18.0)	(15.6)
Food Credit	21,252	719	3,464	4,436	6,897	5,303
Non-food credit	3,66,823	8,961	8,181	14,802	44,284	47,049
Loans, cash-credit and overdrafts	3,57,898	8,671	12,931	20,424	50,007	50,233
Inland bills- purchased	4,434	242	-90	-459	-110	-136
discounted <sup>(6)</sup>	10,703	585	-78	-39	824	1,012
Foreign bills-purchased	7,639	46	-586	-612	-17	295
discounted	7,400	136	-532	-76	477	947
<b>Cash-Deposit Ratio</b>	<b>9.72</b>					
<b>Investment-Deposit Ratio</b>	<b>37.93</b>					
<b>Credit-Deposit Ratio</b>	<b>50.56</b>					

@ : Includes Rs. 17,945 crore on account of proceeds from Resurgent India Bonds (RIBs), since August 28, 1998. Figures in italics are percentage variations net of RIBs.

(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.