

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Oct. 22#	Fortnight	1998-99	1999-2000	1998	1999
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from banks	33,567	-215	3,937	1,157	7,751	5,948
Borrowings from Banks ⁽¹⁾	12,090	-410	4,171	19	2,976	760
Other demand and time liabilities ⁽²⁾	1,005	80	-1,006	283	56	566
Liabilities to Others						
Aggregate deposits	7,70,296@	2,784	69,268	56,271	1,25,222	1,02,543
		(0.4)	(11.6)	(7.9)	(23.1)	(15.4)
			[8.6]	[8.1]	[19.8]	[15.8]
Demand	1,13,378	441	-3,047	-4,045	12,332	13,912
Time	6,56,918@	2,343	72,315*	60,316*	1,12,890*	88,631*
Borrowings ⁽³⁾	3,447	1,443	-155	2,307	-414	2,323
Other demand and time liabilities	63,766	-527	-4,552*	3,693*	15,691*	21,639*
Borrowings from Reserve Bank	7,342	-232	3,280	4,448	3,241	3,667
Cash in hand and Balances with Reserve Bank	75,450	853	10,776	7,540	11,816	3,369
Cash in hand	4,327	-38	848	-35	768	-128
Balances with Reserve Bank	71,123	891	9,928	7,575	11,048	3,497
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	13,338	-19	-112	249	2,055	1,898
Money at call and short notice	16,875	-335	7,216	-1,297	7,909	798
Advances to banks	2,301	-19	-536	197	-19	674
Other assets	1,783	67	-381	361	-365	498
Investments⁽⁵⁾	2,91,104	12	25,697	36,510	12,953	46,702
		(—)	(11.7)	(14.3)	(5.6)	(19.1)
Government securities	2,59,656	-210	25,920	36,438	12,453	46,779
Other approved securities	31,449	222	-222	71	500	-77
Bank Credit	3,91,636	3,561	13,741	22,799	52,742	53,816
		(0.9)	(4.2)	(6.2)	(18.5)	(15.9)
Food Credit	21,404	153	4,243	4,588	6,515	4,677
Non-food credit	3,70,232	3,409	9,498	18,211	46,227	49,140
Loans, cash-credit and overdrafts	3,61,684	3,786	15,615	24,210	51,557	51,334
Inland bills- purchased	4,170	-264	-492	-723	-296	2
discounted ⁽⁶⁾	10,805	102	-155	63	1,267	1,192
Foreign bills-purchased	7,729	90	-743	-522	-292	542
discounted	7,247	-154	-486	-230	506	747
Cash-Deposit Ratio	9.79					
Investment-Deposit Ratio	37.79					
Credit-Deposit Ratio	50.84					

@ : 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.