

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	1999		Financial year so far		Year-on-year	
	Oct. 29#	Month	1998-99	1999-2000	1998	1999
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from banks	35,024	1,227	4,427	2,614	7,804	6,915
Borrowings from Banks ⁽¹⁾	14,301	1,350	5,099	2,229	996	2,043
Other demand and time liabilities ⁽²⁾	946	164	-1,072	224	-49	574
Liabilities to Others						
Aggregate deposits	7,72,358@	10,679	72,049	58,333	1,11,533	1,01,824
		(1.4)	(12.0)	(8.2)	(20.0)	(15.2)
			[9.0]	[8.4]	[16.7]	[15.6]
Demand	1,15,220	4,144	-340	-2,203	14,216	13,047
Time	6,57,137@	6,535	72,389*	60,535*	97,317*	88,777*
Borrowings ⁽³⁾	3,455	1,481	1,169	2,314	-741	1,006
Other demand and time liabilities	67,203	4,885	2,739*	7,130*	6,561*	17,784*
Borrowings from Reserve Bank	7,481	3,277	4,902	4,587	5,296	2,185
Cash in hand and Balances with Reserve Bank	78,779	9,179	13,783	10,870	18,366	3,691
Cash in hand	4,478	243	741	116	657	129
Balances with Reserve Bank	74,301	8,936	13,042	10,754	17,708	3,561
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	13,368	332	-429	280	1,747	2,244
Money at call and short notice	20,377	-1,162	9,383	2,204	4,965	2,123
Advances to banks	2,120	37	-660	16	25	617
Other assets	1,698	-18	-471	276	-935	503
Investments⁽⁵⁾	2,92,007	2,411	29,663	37,413	29,125	43,639
		(0.8)	(13.6)	(14.7)	(13.3)	(17.6)
Government securities	2,60,560	2,193	29,886	37,343	31,186	43,717
Other approved securities	31,447	218	-223	70	-2,061	-78
Bank Credit	3,91,910	13,516	13,629	23,073	50,081	54,202
		(3.6)	(4.2)	(6.3)	(17.4)	(16.1)
Food Credit	22,163	1,631	4,256	5,347	5,978	5,422
Non-food credit	3,69,747	11,885	9,373	17,726	44,103	48,780
Loans, cash-credit and overdrafts	3,61,419	12,192	15,300	23,945	48,935	51,384
Inland bills- purchased	4,217	26	-337	-676	-351	-106
discounted ⁽⁶⁾	11,037	918	-198	295	1,346	1,466
Foreign bills-purchased	7,869	276	-729	-382	-280	668
discounted	7,368	104	-407	-109	431	790
Cash-Deposit Ratio	10.20					
Investment-Deposit Ratio	37.81					
Credit-Deposit Ratio	50.74					

@ : 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.

Note : Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.