

Appendix Table III.3 : Important Banking Indicators - Scheduled Commercial Banks

(Amount in Rupees crore)

Item	Outstand- ing as March 26, 1999	Variations								
		Financial Year				April- June				
		1998-99		1997-98		1999-2000 P		1998-99		
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	
1	2	3	4	5	6	7	8	9	10	
1. Gross Demand and Time Liabilities (2+3+4+6)	8,20,443	1,41,712	20.9	1,16,749	20.8	12,328	1.5	15,045	2.2	
2. Aggregate Deposits (a+b)	7,14,025	1,15,540	19.3	98,722	19.8	12,183	1.7	14,220	2.4	
2. (i) Excl. RIBs (a+b(i))	6,96,080	97,595	16.3	-	-	-	-	-	-	
a) Demand deposits	1,17,423	14,910	14.5	11,903	13.1	- 10,924	- 9.3	- 5,467	- 5.3	
b) Time deposits	5,96,602	1,00,630	20.3	86,819	21.2	23,107	3.9	19,687	4.0	
b) (i) Excl. RIBs	5,78,657	82,685	16.7	-	-	-	-	-	-	
3. Other Borrowings #	1,140	- 139	- 10.8	342	36.6	246	21.5	327	25.5	
4. Other Demand and Time Liabilities	60,073	13,393	28.7	6,590	16.4	1,040	1.7	2,361	5.1	
5. Borrowings from RBI	2,894	2,499	633.4	- 165	- 29.5	969	33.5	361	91.4	
6. Inter-Bank Liabilities	45,204	12,917	40.0	11,094	52.3	- 1,140	- 2.5	43	0.1	
7. Bank Credit (a+b)	3,68,837	44,759	13.8	45,677	16.4	- 2,717	- 0.7	- 5,247	- 1.6	
a) Food Credit	16,816	4,331	34.7	4,889	64.4	5,405	32.1	4,343	34.8	
b) Non-food Credit	3,52,021	40,428	13.0	40,789	15.1	- 8,122	- 2.3	- 9,590	- 3.1	
8. Investments (a+b)	2,54,595	35,890	16.4	28,192	14.8	20,977	8.2	13,694	6.3	
a) Government securities	2,23,217	36,261	19.4	28,067	17.7	20,469	9.2	13,608	7.3	
b) Other approved securities	31,377	- 371	- 1.2	124	0.4	509	1.6	86	0.3	
9. Cash in hand	4,362	754	20.9	260	7.8	- 164	- 3.8	548	15.2	
10. Balances with RBI	63,548	5,850	10.1	7,850	15.7	- 2,895	- 4.6	2,158	3.7	
11. Inter-Bank Assets	34,787	10,544	43.5	4,351	21.9	- 1,209	- 3.5	- 1,719	- 7.1	
12. Credit-Deposit Ratio (%)	51.7	-	38.7	-	46.3	-	- 22.3	-	- 36.9	
13. Non-food Credit-Deposit Ratio (%)	49.3	-	35.0	-	41.3	-	- 66.7	-	- 67.4	
14. Investment-Deposit Ratio (%)	35.7	-	31.1	-	28.6	-	172.2	-	96.3	
Memo Items :										
I. Non-Deposit Resources (1-2-11+II)	72,104	15,815	28.1	12,933	29.8	1,510	2.1	2,809	5.0	
II. Bills Rediscounted with Financial Institutions	473	187	65.4	- 743	- 72.2	156*	33.0	265*	92.7	
III. Call Money Borrowings from Financial Institutions @	5,595	1,392	33.1	1,372	48.5	- 1,798*	- 32.1	- 224*	- 5.3	

- P Provisional.
Other than from RBI/IDBI/NABARD/EXIM Bank.
- Not applicable.
* Variations relate to end-May.
@ Figures relate to fortnightly averages.

Note : 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.