

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	1999 Dec. 3#	Fortnight	Financial year so far		Year-on-year	
			1998-99	1999-2000	1998	1999
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from banks	34,295	258	4,655	1,885	6,477	5,958
Borrowings from Banks ⁽¹⁾	11,860	-818	4,402	-212	4,019	298
Other demand and time liabilities ⁽²⁾	688	-153	-852	-34	-864	95
Liabilities to Others						
Aggregate deposits	7,74,962@	5,332	74,281	60,937	1,20,883	1,02,197
		(0.7)	(12.4)	(8.5)	(21.9)	(15.2)
			[9.4]	[8.8]	[18.7]	[15.6]
Demand	1,11,716	1,840	-3,377	-5,708	10,714	12,580
Time	6,63,247@	3,491	77,658*	66,645*	1,10,169*	89,617*
Borrowings ⁽³⁾	3,516	1,439	-225	2,375	-540	2,462
Other demand and time liabilities	68,815	3,592	7,180*	8,742*	12,177*	14,955*
Borrowings from Reserve Bank	1,599	-2,196	4,193	-1,295	4,113	-2,989
Cash in hand and Balances with Reserve Bank	59,491	-5,769	12,094	-8,419	18,637	-13,908
Cash in hand	4,570	179	27	208	329	935
Balances with Reserve Bank	54,921	-5,948	12,067	-8,627	18,308	-14,843
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,296	1,239	-336	2,207	1,130	4,079
Money at call and short notice	19,121	283	7,714	949	9,469	2,546
Advances to banks	2,676	657	-637	572	-100	1,150
Other assets	6,325	4,560	-418	4,903	-559	5,077
Investments⁽⁵⁾	3,03,891	9,123	31,998	49,297	29,445	53,188
		(3.1)	(14.6)	(19.4)	(13.3)	(21.2)
Government securities	2,72,399	9,197	32,264	49,182	28,980	53,179
Other approved securities	31,492	-74	-266	115	465	10
Bank Credit	3,96,204	2,155	13,501	27,367	48,858	58,624
		(0.5)	(4.2)	(7.4)	(16.9)	(17.4)
Food Credit	24,023	614	3,520	7,207	4,160	8,018
Non-food credit	3,72,180	1,541	9,981	20,159	44,699	50,606
Loans, cash-credit and overdrafts	3,65,266	1,596	14,931	27,791	47,770	55,599
Inland bills- purchased	4,246	-3	-482	-648	-215	68
discounted ⁽⁶⁾	11,145	295	-90	403	976	1,467
Foreign bills-purchased	7,810	153	-587	-441	-208	467
discounted	7,737	113	-270	261	535	1,022
Cash-Deposit Ratio	7.68					
Investment-Deposit Ratio	39.21					
Credit-Deposit Ratio	51.13					

@ : 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.