

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2000		Financial year so far		Year-on-year	
	Jan. 14#	Fortnight	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	35,435	-357	5,713	3,025	8,949	6,040
Borrowings from Banks <sup>(1)</sup>	12,166	424	3,912	95	1,703	1,094
Other demand and time liabilities <sup>(2)</sup>	709	-309	-655	-14	576	-82
<b>Liabilities to Others</b>						
Aggregate deposits	7,87,814 @	-284	79,485	73,789	1,19,646	1,09,845
		(-)	(13.3)	(10.3)	(21.4)	(16.2)
			[10.3]	[10.6]	[18.2]	[16.6]
Demand	1,16,668	2,338	-2,697	-755	10,741	16,852
Time	6,71,147 @	-2,622	82,182*	74,545*	1,08,905 *	92,993*
Borrowings <sup>(3)</sup>	2,380	-679	1,589	1,239	1,112	-488
Other demand and time liabilities	73,982	1,288	7,314*	13,909*	9,892*	19,989 *
<b>Borrowings from Reserve Bank</b>	<b>2,119</b>	<b>-434</b>	<b>6,386</b>	<b>-775</b>	<b>4,991</b>	<b>-4,662</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>58,928</b>	<b>-5,666</b>	<b>15,342</b>	<b>-8,982</b>	<b>20,550</b>	<b>-17,720</b>
Cash in hand	5,043	-109	193	681	280	1,242
Balances with Reserve Bank	53,884	-5,557	15,149	-9,663	20,270	-18,962
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	15,029	-23	368	1,940	1,710	3,109
Money at call and short notice	19,398	1,807	3,744	1,226	6,030	6,793
Advances to banks	2,874	-314	-418	770	-133	1,129
Other assets	2,077	-2,936	-402	655	-475	813
<b>Investments<sup>(5)</sup></b>	<b>3,04,187</b>	<b>2,972</b>	<b>31,513</b>	<b>49,592</b>	<b>35,311</b>	<b>53,968</b>
		(1.0)	(14.4)	(19.5)	(16.4)	(21.6)
Government securities	2,73,002	3,053	32,045	49,784	35,597	54,000
Other approved securities	31,185	-81	-532	-192	-287	-31
<b>Bank Credit</b>	<b>4,14,733</b>	<b>4,270</b>	<b>26,488</b>	<b>45,896</b>	<b>48,491</b>	<b>64,166</b>
		(1.0)	(8.2)	(12.4)	(16.1)	(18.3)
Food Credit	25,507	-91	4,115	8,691	4,588	8,907
Non-food credit	3,89,226	4,361	22,373	37,205	43,903	55,259
Loans, cash-credit and overdrafts	3,82,164	3,740	26,502	44,689	47,204	60,927
Inland bills- purchased	4,761	212	-231	-132	-154	332
discounted <sup>(6)</sup>	11,638	-47	206	896	869	1,664
Foreign bills-purchased	8,009	151	206	-241	194	-127
discounted	8,161	213	-194	685	377	1,370
<b>Cash-Deposit Ratio</b>	<b>7.48</b>					
<b>Investment-Deposit Ratio</b>	<b>38.61</b>					
<b>Credit-Deposit Ratio</b>	<b>52.64</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.