

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Apr. 7#	Fortnight	1999-2000	2000-2001	1999	2000
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from banks	40,053	3,623	1,975	3,623	9,417	5,667
Borrowings from Banks <sup>(1)</sup>	16,066	-146	-707	-146	4,463	4,702
Other demand and time liabilities <sup>(2)</sup>	929	83	628	83	727	-421
<b>Liabilities to Others</b>						
Aggregate deposits	8,38,646 @	28,582	5,448	28,582	1,16,984	1,19,173
		(3.5)	(0.8)	(3.5)	(19.4)	(16.6)
			[0.8]	[3.6]	[16.4]	[17.0]
Demand	1,33,625	7,349	-4,256	7,349	13,976	20,458
Time	7,05,021 @	21,233	9,704*	21,233*	1,03,007 *	98,715*
Borrowings <sup>(3)</sup>	2,237	-720	160	-720	-4	937
Other demand and time liabilities	76,797	-1,621	1,439*	-1,621*	10,718*	15,285 *
<b>Borrowings from Reserve Bank</b>	<b>1,378</b>	<b>-5,113</b>	<b>-1,982</b>	<b>-5,113</b>	<b>753</b>	<b>465</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	5,063	382	-414	382	662	1,115
Balances with Reserve Bank	47,483	-9,937	453	-9,937	5,991	-16,518
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,205	1,463	1,291	1,463	2,103	2,826
Money at call and short notice	21,664	-270	1,227	-270	10,326	2,265
Advances to banks	2,539	-984	-530	-984	82	965
Other assets	2,157	115	64	115	-313	672
<b>Investments<sup>(5)</sup></b>	<b>3,26,056</b>	<b>17,134</b>	<b>11,372</b>	<b>17,134</b>	<b>38,083</b>	<b>60,088</b>
		(5.5)	(4.5)	(5.5)	(16.7)	(22.6)
Government securities	2,94,990	17,160	11,193	17,160	38,244	60,579
Other approved securities	31,066	-26	180	-26	-161	-491
<b>Bank Credit</b>						
	<b>4,48,770</b>	<b>14,588</b>	<b>1,189</b>	<b>14,588</b>	<b>43,838</b>	<b>78,744</b>
		(3.4)	(0.3)	(3.4)	(13.4)	(21.3)
Food Credit	24,928	-763	-528	-763	4,074	8,640
Non-food credit	4,23,842	15,352	1,717	15,352	39,764	70,104
Loans, cash-credit and overdrafts	4,10,202	11,128	-204	11,128	41,800	72,931
Inland bills- purchased	5,619	734	371	734	-32	354
discounted <sup>(6)</sup>	14,281	1,387	808	1,387	1,299	2,732
Foreign bills-purchased	9,359	534	238	534	530	870
discounted	9,309	805	-25	805	242	1,858
<b>Cash-Deposit Ratio</b>	<b>6.27</b>					
<b>Investment-Deposit Ratio</b>	<b>38.88</b>					
<b>Credit-Deposit Ratio</b>	<b>53.51</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.