

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Apr. 21#	Fortnight	1999-2000	2000-2001	1999	2000
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from banks	39,610	-443	924	3,180	9,795	6,275
Borrowings from Banks ⁽¹⁾	14,993	-1,074	9	-1,220	5,051	2,912
Other demand and time liabilities ⁽²⁾	892	-37	156	46	325	14
Liabilities to Others						
Aggregate deposits	8,35,211 @	-3,435 (-0.4)	3,670 (0.5)	25,147 (3.1)	1,13,359 (18.8)	1,17,516 (16.4)
Demand	1,30,706	-2,919	-7,587	4,430	11,205	20,870
Time	7,04,505 @	-516	11,257*	20,717*	1,02,154 *	96,646*
Borrowings ⁽³⁾	2,418	181	877	-540	716	401
Other demand and time liabilities	75,762	-1,034	-608*	-2,656*	10,351*	16,298 *
Borrowings from Reserve Bank	5,068	3,691	2,327	-1,423	5,055	-153
Cash in hand and Balances with Reserve Bank						
Cash in hand	70,606	18,060	5,889	8,505	17,538	-3,192
Balances with Reserve Bank	5,058	-5	-242	376	405	938
	65,548	18,065	6,130	8,129	17,133	-4,130
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,211	6	745	1,469	2,544	3,378
Money at call and short notice	18,308	-3,355	-608	-3,625	9,820	744
Advances to banks	2,241	-299	-374	-1,283	267	510
Other assets	2,161	4	125	119	-221	615
Investments⁽⁵⁾	3,18,223	-7,833	9,777	9,302	33,091	53,851
Government securities		(-2.4)	(3.8)	(3.0)	(14.3)	(20.4)
Other approved securities	2,87,122	-7,867	9,636	9,293	33,387	54,269
	31,101	35	141	9	-296	-418
Bank Credit	4,46,842	-1,928	-1,104	12,660	46,156	79,109
		(-0.4)	(-0.3)	(2.9)	(14.4)	(21.5)
Food Credit	25,490	562	2,119	-202	6,015	6,555
Non-food credit	4,21,352	-2,490	-3,223	12,861	40,141	72,554
Loans, cash-credit and overdrafts	4,07,719	-2,482	-1,603	8,645	44,159	71,847
Inland bills- purchased	5,712	93	-151	828	78	970
discounted ⁽⁶⁾	14,628	346	525	1,733	920	3,361
Foreign bills-purchased	9,305	-54	-146	481	219	1,200
discounted	9,477	168	271	973	781	1,730
Cash-Deposit Ratio	8.45					
Investment-Deposit Ratio	38.10					
Credit-Deposit Ratio	53.50					

@ : 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.