

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

(Rs. crore)

Item	Outstanding as on 2000		Variation over			
	Apr. 28#	Month	Financial year so far		Year-on-year	
			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	39,070	-1,484	480	2,640	9,350	6,180
Borrowings from Banks <sup>(1)</sup>	16,714	1,548	3,069	502	8,110	1,574
Other demand and time liabilities <sup>(2)</sup>	916	-62	71	70	241	123
<b>Liabilities to Others</b>						
Aggregate deposits	8,35,795 @	-6,172	6,454	25,731	1,16,144	1,15,316
		(-0.7)	(0.9)	(3.2)	(19.2)	(16.0)
			[0.9]	[3.2]	[16.2]	[16.4]
Demand	1,30,487	-5,972	-6,559	4,211	12,234	19,623
Time	7,05,308 @	-200	13,013*	21,519*	1,03,910 *	95,693*
Borrowings <sup>(3)</sup>	3,785	-462	2,011	827	1,850	634
Other demand and time liabilities	76,863	-2,887	3,304*	-1,555*	14,263*	13,486 *
<b>Borrowings from Reserve Bank</b>	<b>7,548</b>	<b>-1,966</b>	<b>4,477</b>	<b>1,057</b>	<b>7,205</b>	<b>176</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	5,179	20	16	498	663	801
Balances with Reserve Bank	62,605	-15,176	8,541	5,186	19,544	-9,484
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,079	139	391	1,337	2,191	3,600
Money at call and short notice	23,691	2,805	3,407	1,758	13,835	2,112
Advances to banks	2,141	-1,082	-610	-1,382	30	647
Other assets	1,653	-616	3,981	-390	3,636	-3,750
<b>Investments<sup>(5)</sup></b>	<b>3,20,141</b>	<b>9,555</b>	<b>10,159</b>	<b>11,220</b>	<b>33,474</b>	<b>55,388</b>
		(3.1)	(4.0)	(3.6)	(14.5)	(20.9)
Government securities	2,89,103	9,576	10,014	11,274	33,765	55,872
Other approved securities	31,038	-21	145	-54	-291	-484
<b>Bank Credit</b>	<b>4,46,496</b>	<b>-3,069</b>	<b>1,590</b>	<b>12,315</b>	<b>48,850</b>	<b>76,069</b>
		(-0.7)	(0.4)	(2.8)	(15.2)	(20.5)
Food Credit	27,790	2,865	3,247	2,099	7,143	7,728
Non-food credit	4,18,706	-5,933	-1,657	10,215	41,707	68,341
Loans, cash-credit and overdrafts	4,07,395	-4,398	1,220	8,321	46,982	68,699
Inland bills- purchased	5,447	98	-42	563	186	596
discounted <sup>(6)</sup>	15,210	1,263	768	2,315	1,163	3,700
Foreign bills-purchased	9,411	119	-248	587	117	1,408
discounted	9,033	-151	-108	529	402	1,665
<b>Cash-Deposit Ratio</b>	<b>8.11</b>					
<b>Investment-Deposit Ratio</b>	<b>38.30</b>					
<b>Credit-Deposit Ratio</b>	<b>53.42</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.

**Note** : Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for reporting purposes.