

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2000		Variation over			
	May 5#	Fortnight	Financial year so far		Year-on-year	
			1999-2000	2000-2001	1999	2000
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from banks	39,084	-526	297	2,654	8,993	6,376
Borrowings from Banks ⁽¹⁾	14,036	-956	-153	-2,176	4,694	2,118
Other demand and time liabilities ⁽²⁾	976	84	603	130	-1,297	-349
Liabilities to Others						
Aggregate deposits	8,35,148 @	-63 (—)	3,986 (0.6)	25,084 (3.1)	1,13,972 (18.9)	1,17,137 (16.3)
			[0.6]	[3.2]	[15.9]	[16.7]
Demand	1,29,286	-1,420	-10,603	3,010	9,945	22,466
Time	7,05,862 @	1,357	14,589*	22,073*	1,04,027 *	94,671*
Borrowings ⁽³⁾	2,522	104	2,969	-436	2,682	-1,588
Other demand and time liabilities	77,121	1,359	-424*	-1,297*	11,209*	17,472 *
Borrowings from Reserve Bank	5,794	726	5,135	-697	7,858	-2,235
Cash in hand and Balances with Reserve Bank						
Cash in hand	5,114	57	-209	433	272	961
Balances with Reserve Bank	49,568	-15,981	7,739	-7,852	7,300	-21,719
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,537	326	631	1,795	2,549	3,818
Money at call and short notice	21,767	3,459	-2,562	-166	6,538	6,157
Advances to banks	2,516	275	-420	-1,007	177	832
Other assets	2,128	-33	75	86	-57	631
Investments⁽⁵⁾	3,31,272	13,049	13,202	22,351	41,919	63,475
		(4.1)	(5.2)	(7.2)	(18.6)	(23.7)
Government securities	3,00,213	13,091	13,099	22,384	42,189	63,897
Other approved securities	31,059	-41	103	-33	-270	-422
Bank Credit						
	4,45,238	-1,604	-434	11,056	47,423	76,834
		(-0.4)	(-0.1)	(2.5)	(14.8)	(20.9)
Food Credit	29,057	3,567	3,983	3,365	6,929	8,258
Non-food credit	4,16,181	-5,171	-4,416	7,691	40,494	68,576
Loans, cash-credit and overdrafts	4,05,358	-2,361	-324	6,284	46,066	68,207
Inland bills- purchased	5,126	-587	-49	241	47	282
discounted ⁽⁶⁾	15,327	700	380	2,433	525	4,205
Foreign bills-purchased	9,207	-98	-309	382	347	1,265
discounted	10,220	743	-131	1,716	438	2,875
Cash-Deposit Ratio	6.55					
Investment-Deposit Ratio	39.67					
Credit-Deposit Ratio	53.31					

@ : 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.