

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	May 19#	Fortnight	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	38,122	-962	-93	1,692	8,360	5,805
Borrowings from Banks <sup>(1)</sup>	13,406	-630	-1,597	-2,806	4,349	2,932
Other demand and time liabilities <sup>(2)</sup>	1,097	121	288	251	493	86
<b>Liabilities to Others</b>						
Aggregate deposits	8,36,335 @	1,186	6,069	26,270	1,13,788	1,16,241
		(0.1)	(0.8)	(3.2)	(18.8)	(16.1)
			[0.9]	[3.3]	[15.8]	[16.6]
Demand	1,26,249	-3,037	-9,747	-27	11,421	18,573
Time	7,10,086 @	4,224	15,816*	26,297*	1,02,368 *	97,668*
Borrowings <sup>(3)</sup>	2,486	-36	1,679	-472	1,464	-333
Other demand and time liabilities	75,601	-1,520	-1,255*	-2,817*	10,668*	16,783 *
<b>Borrowings from Reserve Bank</b>	<b>10,341</b>	<b>4,547</b>	<b>2,066</b>	<b>3,851</b>	<b>4,441</b>	<b>5,382</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	5,252	137	97	570	459	793
Balances with Reserve Bank	64,743	15,175	1,700	7,323	7,824	-505
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,425	-112	-215	1,683	2,202	4,552
Money at call and short notice	17,764	-4,003	-2,551	-4,169	7,997	2,142
Advances to Banks	2,544	28	-233	-979	782	674
Other assets	1,997	-132	438	-46	678	137
<b>Investments<sup>(5)</sup></b>	<b>3,26,161</b>	<b>-5,111</b>	<b>15,202</b>	<b>17,240</b>	<b>41,006</b>	<b>56,365</b>
		(-1.5)	(6.0)	(5.6)	(17.9)	(20.9)
Government securities	2,95,017	-5,196	15,024	17,187	41,297	56,775
Other approved securities	31,145	85	178	53	-291	-410
<b>Bank Credit</b>	<b>4,43,035</b>	<b>-2,203</b>	<b>-1,651</b>	<b>8,853</b>	<b>46,796</b>	<b>75,848</b>
		(-0.5)	(-0.4)	(2.0)	(14.6)	(20.7)
Food Credit	30,293	1,236	4,981	4,601	6,305	8,495
Non-food credit	4,12,742	-3,439	-6,632	4,252	40,491	67,353
Loans, cash-credit and overdrafts	4,04,679	-679	-392	5,606	45,667	67,597
Inland bills- purchased	4,880	-246	-629	-5	-197	615
discounted <sup>(6)</sup>	15,400	73	20	2,505	538	4,638
Foreign bills-purchased	9,053	-153	-521	229	207	1,323
discounted	9,023	-1,198	-129	518	581	1,676
<b>Cash-Deposit Ratio</b>	<b>8.37</b>					
<b>Investment-Deposit Ratio</b>	<b>39.00</b>					
<b>Credit-Deposit Ratio</b>	<b>52.97</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.