

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2000		Variation over			
	May 26#	Month	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	37,682	-1,388	-279	1,252	8,283	5,550
Borrowings from Banks ⁽¹⁾	16,127	-587	1,234	-85	5,658	2,821
Other demand and time liabilities ⁽²⁾	1,297	380	639	451	832	-65
Liabilities to Others						
Aggregate deposits	8,41,114 @	5,319	8,334	31,049	1,13,189	1,18,756
		(0.6)	(1.2)	(3.8)	(18.6)	(16.4)
			[1.2]	[3.9]	[15.6]	[16.9]
Demand	1,28,760	-1,728	-9,293	2,484	12,055	20,629
Time	7,12,354 @	7,046	17,626*	28,566*	1,01,134 *	98,126*
Borrowings ⁽³⁾	5,551	1,766	2,708	2,593	75	1,702
Other demand and time liabilities	75,609	-1,254	1,370*	-2,809*	11,309*	14,166 *
Borrowings from Reserve Bank	10,628	3,080	5,521	4,137	8,107	2,212
Cash in hand and Balances with Reserve Bank						
Cash in hand	69,837	2,053	8,392	7,737	12,250	-6,464
Balances with Reserve Bank	5,415	236	176	734	362	877
	64,422	1,818	8,216	7,003	11,888	-7,341
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,030	-49	-213	1,288	2,318	4,155
Money at call and short notice	21,863	-1,828	-210	-70	8,923	3,900
Advances to Banks	2,514	374	-624	-1,009	520	1,034
Other assets	1,565	-87	-98	-477	126	242
Investments⁽⁵⁾	3,29,614	9,473	16,902	20,693	37,197	58,117
		(3.0)	(6.6)	(6.7)	(15.9)	(21.4)
Government securities	2,98,524	9,421	16,256	20,695	37,099	59,051
Other approved securities	31,090	52	646	-2	97	-934
Bank Credit						
	4,42,956	-3,540	-2,012	8,774	46,118	76,130
		(-0.8)	(-0.5)	(2.0)	(14.4)	(20.8)
Food Credit	30,843	3,053	5,897	5,152	6,667	8,130
Non-food credit	4,12,113	-6,593	-7,909	3,623	39,451	68,001
Loans, cash-credit and overdrafts	4,04,714	-2,681	-306	5,640	45,339	67,545
Inland bills- purchased	4,935	-513	-695	50	-148	737
discounted ⁽⁶⁾	15,012	-198	-464	2,118	146	4,735
Foreign bills-purchased	8,396	-1,016	-531	-429	149	675
discounted	9,900	866	-15	1,395	632	2,439
Cash-Deposit Ratio	8.30					
Investment-Deposit Ratio	39.19					
Credit-Deposit Ratio	52.66					

@ : 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.