

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

(Rs. crore)

Item	Outstanding as on 2000		Variation over Financial year so far		Year-on-year	
	Jun. 2# Fortnight	3	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	38,263	142	-532	1,834	8,252	6,385
Borrowings from Banks <sup>(1)</sup>	13,826	420	-971	-2,386	5,229	2,725
Other demand and time liabilities <sup>(2)</sup>	1,162	65	253	316	498	186
<b>Liabilities to Others</b>						
Aggregate deposits	8,40,626@	4,291	10,251	30,561	1,14,887	1,16,349
		(0.5)	(1.4)	(3.8)	(18.9)	(16.1)
			[1.5]	[3.9]	[15.9]	[16.5]
Demand	1,28,160	1,911	-10,760	1,884	11,065	21,497
Time	7,12,466@	2,380	21,011*	28,677*	1,03,822*	94,853*
Borrowings <sup>(3)</sup>	2,555	70	789	-402	533	626
Other demand and time liabilities	76,732	1,131	1,304*	-1,686*	11,447*	15,355*
<b>Borrowings from Reserve Bank</b>	<b>7,160</b>	<b>-3,182</b>	<b>1,518</b>	<b>669</b>	<b>3,735</b>	<b>2,748</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	5,376	124	-86	695	185	1,101
Balances with Reserve Bank	55,998	-8,745	1,122	-1,421	9,280	-8,672
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	16,329	-1,096	-429	587	1,816	3,669
Money at call and short notice	20,053	2,289	-1,367	-1,880	9,313	3,248
Advances to Banks	2,480	-65	-455	-1,044	657	830
Other assets	1,945	-52	49	-98	-136	474
<b>Investments<sup>(5)</sup></b>	<b>3,31,867</b>	<b>5,705</b>	<b>17,855</b>	<b>22,945</b>	<b>35,637</b>	<b>59,417</b>
		(1.7)	(7.0)	(7.4)	(15.0)	(21.8)
Government securities	3,00,841	5,824	17,182	23,011	35,542	60,441
Other approved securities	31,026	-119	673	-66	95	-1,024
<b>Bank Credit</b>						
	<b>4,44,203</b>	<b>1,169</b>	<b>-3,114</b>	<b>10,022</b>	<b>46,053</b>	<b>78,481</b>
		(0.3)	(-0.8)	(2.3)	(14.4)	(21.5)
Food Credit	31,636	1,344	5,603	5,945	6,029	9,218
Non-food credit	4,12,567	-175	-8,717	4,077	40,023	69,263
<b>Loans, cash-credit and overdrafts</b>						
	4,06,336	1,657	-1,125	7,262	45,381	69,986
Inland bills- purchased	4,969	89	-640	84	-148	715
discounted <sup>(6)</sup>	15,094	-305	-417	2,200	360	4,770
Foreign bills-purchased	8,819	-234	-578	-5	212	1,147
discounted	8,985	-38	-354	481	247	1,863
<b>Cash-Deposit Ratio</b>	<b>7.30</b>					
<b>Investment-Deposit Ratio</b>	<b>39.48</b>					
<b>Credit-Deposit Ratio</b>	<b>52.84</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.