

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Jun. 16#	Fortnight	1999-2000	2000-2001	1999	2000
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	38,052	-212	-1,309	1,622	7,349	6,950
Borrowings from Banks ⁽¹⁾	15,682	1,856	-804	-530	3,037	4,414
Other demand and time liabilities ⁽²⁾	1,117	-45	168	271	543	227
Liabilities to Others						
Aggregate deposits	8,39,614 @	-1,012 (-0.1)	8,517 (1.2)	29,549 (3.6)	1,09,855 (17.9)	1,17,072 (16.2)
			<i>[1.2]</i>	<i>[3.7]</i>	<i>[15.0]</i>	<i>[16.6]</i>
Demand	1,24,473	-3,687	-11,860	-1,803	8,517	18,910
Time	7,15,141 @	2,675	20,376*	31,353*	1,01,338 *	98,163*
Borrowings ⁽³⁾	2,818	262	259	-140	-206	1,418
Other demand and time liabilities	77,027	295	922*	-1,391*	11,936*	16,032 *
Borrowings from Reserve Bank	11,148	3,989	969	4,657	3,108	7,285
Cash in hand and Balances with Reserve Bank						
Cash in hand	5,593	217	-100	912	106	1,332
Balances with Reserve Bank	60,451	4,453	-2,895	3,032	797	-201
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,969	-359	-698	227	1,416	3,579
Money at call and short notice	18,825	-1,228	318	-3,108	9,646	336
Advances to Banks	2,056	-424	-713	-1,467	395	665
Other assets	2,081	136	17	39	-271	643
Investments⁽⁵⁾	3,28,367	-3,500	19,242	19,446	41,438	54,530
		(-1.1)	(7.6)	(6.3)	(17.8)	(19.9)
Government securities	2,97,365	-3,476	19,233	19,535	41,886	54,914
Other approved securities	31,002	-24	9	-90	-448	-384
Bank Credit						
	4,46,912	2,708	-5,243	12,730	44,763	83,317
		(0.6)	(-1.4)	(2.9)	(14.0)	(22.9)
Food Credit	32,081	445	5,405	6,390	5,393	9,860
Non-food credit	4,14,830	2,263	-10,648	6,340	39,370	73,457
Loans, cash-credit and overdrafts	4,09,634	3,298	-2,634	10,560	43,718	74,793
Inland bills- purchased	4,850	-119	-927	-35	-187	883
discounted ⁽⁶⁾	14,771	-323	-672	1,877	293	4,702
Foreign bills-purchased	8,957	138	-539	133	610	1,245
discounted	8,699	-286	-471	194	330	1,694
Cash-Deposit Ratio	7.87					
Investment-Deposit Ratio	39.11					
Credit-Deposit Ratio	53.23					

@ : 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.