

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2000		Financial year so far		Year-on-year	
	Jun. 16#	Fortnight	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	38,052	-212	-1,309	1,622	7,349	6,950
Borrowings from Banks <sup>(1)</sup>	15,682	1,856	-804	-530	3,037	4,414
Other demand and time liabilities <sup>(2)</sup>	1,117	-45	168	271	543	227
<b>Liabilities to Others</b>						
Aggregate deposits	8,39,614 @	-1,012	8,517	29,549	1,09,855	1,17,072
		(-0.1)	(1.2)	(3.6)	(17.9)	(16.2)
			[1.2]	[3.7]	[15.0]	[16.6]
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 <sup>(3)</sup>	2,818	262	259	-140	-206	1,418
Other demand and time liabilities	77,027	295	922*	-1,391*	11,936*	16,032 *
<b>Borrowings from Reserve Bank</b>	<b>11,148</b>	<b>3,989</b>	<b>969</b>	<b>4,657</b>	<b>3,108</b>	<b>7,285</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	66,045	4,670	-2,996	3,944	902	1,131
Balances with Reserve Bank	5,593	217	-100	912	106	1,332
	60,451	4,453	-2,895	3,032	797	-201
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	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
<b>Investments<sup>(5)</sup></b>	<b>3,28,367</b>	<b>-3,500</b>	<b>19,242</b>	<b>19,446</b>	<b>41,438</b>	<b>54,530</b>
		(-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
<b>Bank Credit</b>						
	<b>4,46,912</b>	<b>2,708</b>	<b>-5,243</b>	<b>12,730</b>	<b>44,763</b>	<b>83,317</b>
		(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						
Inland bills- purchased	4,09,634	3,298	-2,634	10,560	43,718	74,793
discounted <sup>(6)</sup>	4,850	-119	-927	-35	-187	883
Foreign bills-purchased	14,771	-323	-672	1,877	293	4,702
discounted	8,957	138	-539	133	610	1,245
	8,699	-286	-471	194	330	1,694
<b>Cash-Deposit Ratio</b>	<b>7.87</b>					
<b>Investment-Deposit Ratio</b>	<b>39.11</b>					
<b>Credit-Deposit Ratio</b>	<b>53.23</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.