

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	Jun. 30#	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	38,568	516	-607	2,138	7,445	6,765
Borrowings from Banks <sup>(1)</sup>	15,105	-577	-1,948	-1,107	2,733	4,981
Other demand and time liabilities <sup>(2)</sup>	1,142	25	-66	296	287	485
<b>Liabilities to Others</b>						
Aggregate deposits	8,50,425 @	10,811	15,170	40,360	1,12,207	1,21,230
		(1.3)	(2.1)	(5.0)	(18.2)	(16.6)
			[2.2]	[5.1]	[15.3]	[17.0]
Demand	1,28,283	3,810	-9,333	2,007	9,394	20,193
Time	7,22,142 @	7,001	24,503*	38,353*	1,02,813 *	1,01,037*
Borrowings <sup>(3)</sup>	2,424	-394	123	-534	-309	1,160
Other demand and time liabilities	75,978	-1,049	1,916*	-2,440*	11,631*	13,989 *
<b>Borrowings from Reserve Bank</b>	<b>8,713</b>	<b>-2,436</b>	<b>1,382</b>	<b>2,222</b>	<b>3,519</b>	<b>4,437</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	5,563	-30	-159	881	204	1,360
Balances with Reserve Bank	60,932	480	1,969	3,512	10,803	-4,585
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	15,499	-470	-825	-243	1,513	3,235
Money at call and short notice	18,152	-673	-83	-3,781	9,639	63
Advances to Banks	1,930	-126	-352	-1,593	595	178
Other assets	2,128	47	248	86	558	459
<b>Investments<sup>(5)</sup></b>	<b>3,27,682</b>	<b>-685</b>	<b>21,866</b>	<b>18,760</b>	<b>36,552</b>	<b>51,221</b>
		(-0.2)	(8.6)	(6.1)	(15.2)	(18.5)
Government securities	2,96,692	-673	21,899	18,862	37,100	51,575
Other approved securities	30,990	-12	-33	-102	-549	-354
<b>Bank Credit</b>						
	<b>4,55,261</b>	<b>8,349</b>	<b>1,654</b>	<b>21,080</b>	<b>46,553</b>	<b>84,770</b>
		(1.9)	(0.4)	(4.9)	(14.4)	(22.9)
Food Credit	33,182	1,101	5,174	7,491	4,307	11,191
Non-food credit	4,22,079	7,249	-3,520	13,589	42,246	73,578
Loans, cash-credit and overdrafts	4,17,276	7,642	3,843	18,202	44,875	75,957
Inland bills- purchased	4,945	95	-334	60	-72	385
discounted <sup>(6)</sup>	15,046	275	-797	2,152	498	5,101
Foreign bills-purchased	8,955	-2	-716	131	374	1,420
discounted	9,039	340	-343	535	878	1,905
<b>Cash-Deposit Ratio</b>	<b>7.82</b>					
<b>Investment-Deposit Ratio</b>	<b>38.53</b>					
<b>Credit-Deposit Ratio</b>	<b>53.53</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.