

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	Jul. 14#	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	38,902	334	-925	2,191	6,476	7,417
Borrowings from Banks <sup>(1)</sup>	14,526	-579	-172	-1,740	3,537	2,626
Other demand and time liabilities <sup>(2)</sup>	886	-256	32	25	253	131
<b>Liabilities to Others</b>						
Aggregate deposits	8,50,459 @	35	21,898	37,115	1,17,250	1,14,537
		(—)	(3.1)	(4.6)	(19.0)	(15.6)
			[3.1]	[4.7]	[16.1]	[16.0]
Demand	1,25,519	-2,764	-9,567	-1,847	10,270	17,662
Time	7,24,940 @	2,798	31,464*	38,962*	1,06,980 *	96,874*
Borrowings <sup>(3)</sup>	2,734	311	219	—	-76	1,375
Other demand and time liabilities	75,464	-514	558*	-2,977*	11,321*	14,833 *
<b>Borrowings from Reserve Bank</b>	<b>8,233</b>	<b>-480</b>	<b>2,836</b>	<b>1,742</b>	<b>5,114</b>	<b>2,503</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	5,504	-59	9	173	266	1,132
Balances with Reserve Bank	63,034	2,103	4,887	5,615	8,063	-5,401
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	14,844	-655	-257	-1,463	1,962	2,013
Money at call and short notice	16,818	-1,334	-1,645	-4,861	7,305	291
Advances to Banks	2,193	264	-288	-1,349	708	377
Other assets	2,345	217	453	426	680	470
<b>Investments<sup>(5)</sup></b>	<b>3,28,742</b>	<b>1,061</b>	<b>24,759</b>	<b>19,798</b>	<b>43,310</b>	<b>49,389</b>
		(0.3)	(9.7)	(6.4)	(18.3)	(17.7)
Government securities	2,97,834	1,142	24,822	19,378	43,723	49,795
Other approved securities	30,909	-82	-63	420	-413	-406
<b>Bank Credit</b>						
	<b>4,57,181</b>	<b>1,920</b>	<b>3,552</b>	<b>21,223</b>	<b>48,993</b>	<b>84,792</b>
		(0.4)	(1.0)	(4.9)	(15.1)	(22.8)
Food Credit	32,873	-309	5,881	7,182	4,996	10,177
Non-food credit	4,24,308	2,229	-2,329	14,041	43,997	74,616
Loans, cash-credit and overdrafts	4,19,371	2,095	6,131	18,464	47,745	75,765
Inland bills- purchased	4,932	-12	-1,046	144	-278	1,085
discounted <sup>(6)</sup>	15,087	41	-401	2,329	700	4,746
Foreign bills-purchased	8,797	-159	-729	-90	227	1,274
discounted	8,995	-45	-403	375	600	1,921
<b>Cash-Deposit Ratio</b>	<b>8.06</b>					
<b>Investment-Deposit Ratio</b>	<b>38.65</b>					
<b>Credit-Deposit Ratio</b>	<b>53.76</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.