

3. Scheduled Commercial Banks – Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	2000		1999-2000	2000-2001	1999	2000
1	Jul. 28#	Fortnight	1999-2000	2000-2001	1999	2000
	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	39,207	306	-123	2,497	7,182	6,921
Borrowings from Banks ⁽¹⁾	11,836	-2,690	876	-4,430	5,173	-1,111
Other demand and time liabilities ⁽²⁾	1,065	179	-99	204	240	442
Liabilities to Others						
Aggregate deposits	8,53,893 @	3,434	29,322	40,548	1,16,700	1,10,546
		(0.4)	(4.1)	(5.0)	(18.6)	(14.9)
			[4.2]	[5.1]	[15.8]	[15.2]
Demand	1,23,837	-1,682	-8,131	-3,529	9,934	14,546
Time	7,30,056 @	5,116	37,453*	44,078*	1,06,766 *	96,001*
Borrowings ⁽³⁾	2,577	-157	869	-157	565	568
Other demand and time liabilities	75,083	-382	-392*	-3,359*	9,966*	15,401 *
Borrowings from Reserve Bank	5,847	-2,386	-133	-644	2,118	3,086
Cash in hand and Balances with Reserve Bank						
Cash in hand	5,426	-78	76	95	262	987
Balances with Reserve Bank	59,743	-3,291	2,526	2,324	3,541	-6,331
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	14,866	21	-148	-1,441	1,898	1,926
Money at call and short notice	17,927	1,109	2,824	-3,753	11,718	-3,069
Advances to Banks	1,980	-214	-174	-1,562	863	49
Other assets	2,209	-136	274	290	532	513
Investments⁽⁵⁾	3,30,952	2,209	26,713	22,007	43,218	49,644
		(0.7)	(10.5)	(7.1)	(18.2)	(17.6)
Government securities	3,00,172	2,338	26,944	21,716	43,786	50,011
Other approved securities	30,780	-129	-231	291	-568	-367
Bank Credit	4,57,503	322	3,215	21,545	49,002	85,452
		(0.1)	(0.9)	(4.9)	(15.2)	(23.0)
Food Credit	32,808	-65	5,676	7,117	5,034	10,317
Non-food credit	4,24,695	387	-2,461	14,428	43,968	75,135
Loans, cash-credit and overdrafts	4,19,869	498	5,922	18,961	48,158	76,472
Inland bills- purchased	4,797	-135	-948	9	-114	852
discounted ⁽⁶⁾	15,123	36	-383	2,366	274	4,764
Foreign bills-purchased	8,851	54	-635	-35	490	1,235
discounted	8,863	-131	-741	244	195	2,128
Cash-Deposit Ratio	7.63					
Investment-Deposit Ratio	38.76					
Credit-Deposit Ratio	53.58					

@ : 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 'liabilites 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.