

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Aug. 11#	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	39,301	94	-263	2,590	6,467	7,153
Borrowings from Banks ⁽¹⁾	13,297	1,461	218	-2,969	4,265	1,007
Other demand and time liabilities ⁽²⁾	2,736	1,670	113	1,874	471	1,900
Liabilities to Others						
Aggregate deposits	8,56,806 @	2,913	32,139	43,462	1,22,055	1,10,642
		(0.3)	(4.5)	(5.3)	(19.6)	(14.8)
			[4.6]	[5.5]	[16.7]	[15.2]
Demand	1,21,907	-1,931	-11,131	-5,460	12,447	15,615
Time	7,34,900 @	4,844	43,271*	48,921*	1,09,608 *	95,027*
Borrowings ⁽³⁾	2,821	244	385	87	-9	1,296
Other demand and time liabilities	75,515	432	1,172*	-2,927*	10,292*	14,269 *
Borrowings from Reserve Bank	6,666	819	5,673	175	7,100	-1,902
Cash in hand and Balances with Reserve Bank						
Cash in hand	5,495	69	-343	164	260	1,476
Balances with Reserve Bank	62,896	3,153	4,507	5,476	9,088	-5,159
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,322	456	-294	-986	1,747	2,528
Money at call and short notice	16,925	-1,003	-1,313	-4,755	7,165	66
Advances to Banks	2,801	821	-260	-741	691	957
Other assets	2,170	-39	36	250	104	712
Investments⁽⁵⁾	3,31,019	67	29,540	22,075	43,719	46,884
		(-)	(11.6)	(7.1)	(18.2)	(16.5)
Government securities	3,00,107	-65	29,914	21,651	45,263	46,976
Other approved securities	30,911	132	-374	423	-1,543	-92
Bank Credit	4,57,709	206	4,570	21,751	51,774	84,302
		(-)	(1.2)	(5.0)	(16.1)	(22.6)
Food Credit	31,698	-1,110	5,243	6,006	5,064	9,638
Non-food credit	4,26,012	1,317	-673	15,745	46,710	74,664
Loans, cash-credit and overdrafts	4,20,339	470	7,208	19,431	50,651	75,656
Inland bills- purchased	4,517	-280	-1,111	-271	-309	735
discounted ⁽⁶⁾	15,405	282	-322	2,648	440	4,986
Foreign bills-purchased	8,792	-59	-645	-94	465	1,187
discounted	8,656	-207	-559	37	528	1,739
Cash-Deposit Ratio	7.98					
Investment-Deposit Ratio	38.63					
Credit-Deposit Ratio	53.42					

@ : 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.