

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	Aug. 11#	Fortnight	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	68,390	3,222	4,163	5,641	9,348	-3,683		
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								
Inland bills- purchased	4,20,339	470	7,208	19,431	50,651	75,656		
discounted ⁽⁶⁾	4,517	-280	-1,111	-271	-309	735		
Foreign bills-purchased	15,405	282	-322	2,648	440	4,986		
discounted	8,792	-59	-645	-94	465	1,187		
	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 '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.