

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on	Financial year so far		Year-on-year		
	2000	Aug. 25#	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	39,590	289	416	2,879	6,599	6,763
Borrowings from Banks ⁽¹⁾	14,229	932	-845	-2,038	3,650	3,002
Other demand and time liabilities ⁽²⁾	1,478	-1,258	11	617	268	745
Liabilities to Others						
Aggregate deposits	8,60,983 @	4,177	37,998	47,638	1,06,158	1,08,960
		(0.5)	(5.3)	(5.9)	(16.4)	(14.5)
			[5.5]	[6.0]	[16.9]	[14.8]
Demand	1,22,444	537	-8,952	-4,923	11,379	13,972
Time	7,38,539 @	3,640	46,950*	52,561*	94,779 *	94,988*
Borrowings ⁽³⁾	2,668	-153	449	-66	-49	1,079
Other demand and time liabilities	78,717	3,202	542*	275*	11,572*	18,102 *
Borrowings from Reserve Bank	6,251	-415	-124	-240	1,695	3,480
Cash in hand and Balances with Reserve Bank	67,771	-620	849	5,021	4,210	-988
Cash in hand	5,203	-292	-85	-128	130	926
Balances with Reserve Bank	62,568	-328	934	5,149	4,080	-1,914
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	14,916	-405	-502	-1,391	1,489	2,330
Money at call and short notice	18,127	1,202	2,411	-3,553	11,672	-2,456
Advances to Banks	3,151	350	-184	-391	698	1,230
Other assets	2,166	-4	84	246	218	659
Investments⁽⁵⁾	3,32,521	1,502	32,984	23,576	41,929	44,942
		(0.5)	(13.0)	(7.6)	(17.1)	(15.6)
Government securities	3,01,484	1,377	33,363	23,028	42,709	44,903
Other approved securities	31,037	125	-379	549	-780	39
Bank Credit	4,61,769	4,060	5,929	25,811	51,169	87,003
		(0.9)	(1.6)	(5.9)	(15.8)	(23.2)
Food Credit	32,636	938	4,872	6,944	4,990	10,948
Non-food credit	4,29,134	3,122	1,057	18,866	46,178	76,056
Loans, cash-credit and overdrafts	4,23,977	3,639	8,568	23,070	49,753	77,935
Inland bills- purchased	4,340	-177	-1,075	-448	-282	522
discounted ⁽⁶⁾	15,844	439	-338	3,086	789	5,441
Foreign bills-purchased	8,669	-123	-748	-217	451	1,166
discounted	8,939	283	-478	320	458	1,941
Cash-Deposit Ratio	7.87					
Investment-Deposit Ratio	38.62					
Credit-Deposit Ratio	53.63					

@ : 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.