

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Sep. 8#	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	38,761	-828	709	2,051	6,382	5,642
Borrowings from Banks ⁽¹⁾	14,188	-41	630	-2,079	3,886	1,486
Other demand and time liabilities ⁽²⁾	1,319	-158	109	458	435	488
Liabilities to Others						
Aggregate deposits	8,64,621 @	3,638	36,909	51,276	1,01,855	1,13,686
		(0.4)	(5.2)	(6.3)	(15.7)	(15.1)
			[5.3]	[6.4]	[16.1]	[15.5]
Demand	1,23,134	691	-12,291	-4,232	9,776	18,002
Time	7,41,486 @	2,947	49,200*	55,508*	92,079 *	95,684*
Borrowings ⁽³⁾	3,385	717	1,025	650	586	1,219
Other demand and time liabilities	78,411	-306	910*	-31*	11,217*	17,428 *
Borrowings from Reserve Bank	6,765	514	3,153	274	1,884	717
Cash in hand and Balances with Reserve Bank	74,142	6,371	7,248	11,392	-653	-1,016
Cash in hand	5,149	-54	-423	-181	166	1,211
Balances with Reserve Bank	68,993	6,425	7,671	11,573	-820	-2,226
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	14,566	-351	-232	-1,741	1,604	1,710
Money at call and short notice	16,803	-1,324	-758	-4,877	7,898	-611
Advances to Banks	2,953	-198	-4	-589	658	853
Other assets	2,140	-26	322	220	632	395
Investments⁽⁵⁾	3,32,382	-138	34,292	23,438	43,963	43,496
		(—)	(13.5)	(7.6)	(17.9)	(15.1)
Government securities	3,01,380	-104	34,557	22,924	44,633	43,606
Other approved securities	31,002	-35	-265	514	-670	-110
Bank Credit	4,62,600	831	6,451	26,642	51,234	87,312
		(0.2)	(1.7)	(6.1)	(15.8)	(23.3)
Food Credit	32,450	-185	4,130	6,759	4,921	11,505
Non-food credit	4,30,150	1,016	2,321	19,883	46,313	75,808
Loans, cash-credit and overdrafts	4,25,234	1,257	8,775	24,327	49,242	78,983
Inland bills- purchased	4,533	193	-778	-255	121	418
discounted ⁽⁶⁾	15,924	80	-713	3,166	634	5,895
Foreign bills-purchased	8,586	-83	-778	-301	404	1,113
discounted	8,324	-615	-55	-295	834	903
Cash-Deposit Ratio	8.58					
Investment-Deposit Ratio	38.44					
Credit-Deposit Ratio	53.50					

@ : 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.