

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Sep. 22#	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	39,207	446	1,571	2,497	6,050	5,226
Borrowings from Banks ⁽¹⁾	12,976	-1,212	1,434	-3,290	3,794	-530
Other demand and time liabilities ⁽²⁾	1,120	-199	28	259	313	370
Liabilities to Others						
Aggregate deposits	8,72,947 @	8,327	51,680	59,603	1,04,046	1,07,243
		(1.0)	(7.2)	(7.3)	(15.7)	(14.0)
			[7.4]	[7.5]	[16.2]	[14.3]
Demand	1,26,638	3,504	-4,445	-728	11,025	13,660
Time	7,46,309 @	4,823	56,125*	60,331*	93,021 *	93,582*
Borrowings ⁽³⁾	2,230	-1,154	817	-504	482	273
Other demand and time liabilities	78,452	41	1,404*	10*	12,768*	16,975 *
Borrowings from Reserve Bank	5,292	-1,472	1,310	-1,199	898	1,088
Cash in hand and Balances with Reserve Bank						
Cash in hand	5,305	156	224	-25	774	719
Balances with Reserve Bank	63,169	-5,823	1,817	5,750	2,570	-2,196
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,046	480	-218	-1,261	1,249	2,176
Money at call and short notice	16,402	-401	3,561	-5,278	8,669	-5,331
Advances to Banks	2,674	-279	116	-868	1,035	454
Other assets	2,186	46	548	267	744	216
Investments⁽⁵⁾	3,33,382	1,000	35,438	24,438	38,166	43,349
		(0.3)	(13.9)	(7.9)	(15.2)	(14.9)
Government securities	3,02,390	1,010	35,766	23,934	38,259	43,407
Other approved securities	30,992	-10	-328	504	-92	-58
Bank Credit	4,66,826	4,225	11,821	30,867	49,968	86,168
		(0.9)	(3.2)	(7.1)	(15.1)	(22.6)
Food Credit	32,090	-361	3,716	6,398	4,453	11,558
Non-food credit	4,34,736	4,586	8,104	24,469	45,515	74,610
Loans, cash-credit and overdrafts	4,29,463	4,230	13,858	28,556	47,686	78,130
Inland bills- purchased	4,311	-222	-754	-477	87	172
discounted ⁽⁶⁾	15,794	-129	-558	3,037	908	5,610
Foreign bills-purchased	8,703	117	-633	-184	502	1,085
discounted	8,554	230	-93	-65	785	1,170
Cash-Deposit Ratio	7.84					
Investment-Deposit Ratio	38.19					
Credit-Deposit Ratio	53.48					

@ : 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.