

3. Scheduled Commercial Banks – Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Oct. 6#	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	39,609	402	1,491	2,898	5,486	5,707
Borrowings from Banks ⁽¹⁾	16,588	3,612	746	321	532	3,769
Other demand and time liabilities ⁽²⁾	1,178	58	132	317	394	324
Liabilities to Others						
Aggregate deposits	8,87,264 @	14,317	54,079	73,919	1,02,640	1,19,160
		(1.6)	(7.6)	(9.1)	(15.4)	(15.5)
			[7.8]	[9.3]	[15.9]	[15.9]
Demand	1,29,993	3,355	-6,365	2,627	11,150	18,935
Time	7,57,271 @	10,962	60,443*	71,292*	91,490 *	1,00,225*
Borrowings ⁽³⁾	2,311	81	864	-423	752	307
Other demand and time liabilities	81,033	2,582	4,563*	2,592*	11,639*	16,397 *
Borrowings from Reserve Bank	5,431	139	4,679	-1,060	3,996	-2,142
Cash in hand and Balances with Reserve Bank						
Cash in hand	5,293	-12	-448	-37	-84	1,379
Balances with Reserve Bank	67,176	4,007	6,684	9,757	2,740	-3,056
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,472	426	331	-835	1,577	2,053
Money at call and short notice	18,883	2,481	-719	-2,796	2,635	1,430
Advances to Banks	2,810	137	259	-732	1,016	448
Other assets	2,102	-84	269	183	371	412
Investments⁽⁵⁾	3,34,225	843	37,622	25,281	46,203	42,008
		(0.3)	(14.8)	(8.2)	(18.8)	(14.4)
Government securities	3,03,182	792	37,819	24,726	46,547	42,146
Other approved securities	31,043	51	-197	554	-344	-138
Bank Credit	4,75,456	8,631	21,123	39,498	54,236	85,497
		(1.8)	(5.7)	(9.1)	(16.2)	(21.9)
Food Credit	32,884	794	4,436	7,193	5,303	11,632
Non-food credit	4,42,572	7,837	16,687	32,305	48,934	73,864
Loans, cash-credit and overdrafts	4,36,160	6,697	22,152	35,253	51,962	76,533
Inland bills- purchased	4,745	434	-334	-43	-10	185
discounted ⁽⁶⁾	16,787	993	37	4,030	1,088	6,009
Foreign bills-purchased	9,050	348	-444	164	463	1,243
discounted	8,713	160	-289	94	735	1,526
Cash-Deposit Ratio	8.17					
Investment-Deposit Ratio	37.67					
Credit-Deposit Ratio	53.59					

@ : 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.