

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Oct. 20#	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	38,720	-889	1,295	2,009	6,087	5,014
Borrowings from Banks ⁽¹⁾	15,362	-1,226	336	-905	1,077	2,954
Other demand and time liabilities ⁽²⁾	1,296	118	-47	435	236	621
Liabilities to Others						
Aggregate deposits	8,91,453 @	4,189	57,999	78,108	1,04,271	1,19,429
		(0.5)	(8.1)	(9.6)	(15.6)	(15.5)
			[8.3]	[9.8]	[16.0]	[15.8]
Demand	1,33,015	3,022	-4,308	5,649	13,649	19,900
Time	7,58,438 @	1,167	62,307*	72,459*	90,622 *	99,529*
Borrowings ⁽³⁾	2,735	423	989	1	1,006	605
Other demand and time liabilities	78,948	-2,086	5,026*	506*	22,972*	13,848 *
Borrowings from Reserve Bank	6,225	794	4,448	-266	3,667	-1,117
Cash in hand and Balances with Reserve Bank						
Cash in hand	5,352	59	404	21	310	586
Balances with Reserve Bank	72,030	4,854	7,575	14,611	3,497	908
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	16,058	586	213	-249	1,862	2,756
Money at call and short notice	17,311	-1,572	-1,295	-4,369	800	435
Advances to Banks	2,674	-136	435	-868	912	135
Other assets	2,161	59	322	242	459	417
Investments⁽⁵⁾	3,34,339	114	37,022	25,395	47,215	42,722
		(—)	(14.5)	(8.2)	(19.3)	(14.7)
Government securities	3,03,357	175	37,212	24,902	47,553	42,928
Other approved securities	30,982	-61	-189	493	-338	-206
Bank Credit	4,79,478	4,021	23,615	43,519	54,632	87,026
		(0.8)	(6.4)	(10.0)	(16.2)	(22.2)
Food Credit	33,845	961	4,588	8,153	4,677	12,440
Non-food credit	4,45,633	3,061	19,026	35,366	49,956	74,586
Loans, cash-credit and overdrafts	4,39,982	3,822	24,784	39,075	51,909	77,723
Inland bills- purchased	5,002	257	-698	213	27	806
discounted ⁽⁶⁾	16,948	161	187	4,190	1,316	6,019
Foreign bills-purchased	8,838	-212	-574	-48	489	1,161
discounted	8,708	-6	-86	88	891	1,317
Cash-Deposit Ratio	8.68					
Investment-Deposit Ratio	37.50					
Credit-Deposit Ratio	53.79					

@ : 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.