

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2000		Financial year so far		Year-on-year	
	Oct. 27#	Month	1999-2000	2000-2001	1999	2000
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	38,239	-1,081	1,725	1,529	6,025	4,104
Borrowings from Banks ⁽¹⁾	16,965	1,230	3,583	699	3,396	1,311
Other demand and time liabilities ⁽²⁾	1,293	99	214	432	564	357
Liabilities to Others						
Aggregate deposits	8,90,180 @	2,147	60,046	76,835	1,03,538	1,16,109
		(0.2)	(8.4)	(9.4)	(15.4)	(15.0)
			[8.6]	[9.7]	[15.9]	[15.4]
Demand	1,30,363	-1,737	-3,112	2,997	12,139	16,052
Time	7,59,817 @	3,883	63,158*	73,838*	91,399 *	1,00,057*
Borrowings ⁽³⁾	6,841	1,569	2,639	4,107	1,331	3,061
Other demand and time liabilities	79,082	-3,158	7,468*	640 *	18,122*	11,542 *
Borrowings from Reserve Bank	6,269	-450	4,587	-222	2,185	-1,213
Cash in hand and Balances with Reserve Bank						
Cash in hand	72,461	-5,800	10,967	9,711	3,788	-6,416
Balances with Reserve Bank	5,604	258	214	273	227	1,028
	66,857	-6,058	10,754	9,437	3,561	-7,445
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,928	343	204	-379	2,169	2,635
Money at call and short notice	22,171	2,625	2,020	491	1,948	1,979
Advances to Banks	3,278	436	185	-264	785	989
Other assets	1,959	206	141	40	368	396
Investments⁽⁵⁾	3,39,579	3,284	38,416	30,635	44,643	46,569
		(1.0)	(15.1)	(9.9)	(18.0)	(15.9)
Government securities	3,08,568	3,282	38,622	30,113	44,997	46,729
Other approved securities	31,011	2	-206	523	-354	-160
Bank Credit	4,79,471	8,223	23,620	43,512	54,750	87,013
		(1.7)	(6.4)	(10.0)	(16.2)	(22.2)
Food Credit	34,587	2,456	5,347	8,895	5,422	12,423
Non-food credit	4,44,884	5,767	18,273	34,617	49,328	74,590
Loans, cash-credit and overdrafts	4,39,820	7,057	24,626	38,913	52,065	77,719
Inland bills- purchased	4,914	292	-708	126	-138	729
discounted ⁽⁶⁾	17,213	640	465	4,455	1,636	6,007
Foreign bills-purchased	8,994	105	-682	108	368	1,426
discounted	8,530	129	-79	-89	819	1,133
Cash-Deposit Ratio	8.14					
Investment-Deposit Ratio	38.15					
Credit-Deposit Ratio	53.86					

@ : 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.

Note : Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for reporting purposes.