

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	2000		1999-2000	2000-2001	1999	2000
1	Nov. 3#	Fortnight	1999-2000	2000-2001	1999	2000
	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	38,452	-268	2,284	1,741	6,531	3,757
Borrowings from Banks ⁽¹⁾	16,978	1,616	-394	712	-554	5,300
Other demand and time liabilities ⁽²⁾	1,254	-42	164	393	384	368
Liabilities to Others						
Aggregate deposits	8,87,995 @	-3,458	55,751	74,650	1,00,290	1,18,218
		(-0.4)	(7.8)	(9.2)	(15.0)	(15.4)
			[8.0]	[9.4]	[15.4]	[15.7]
Demand	1,28,985	-4,030	-7,175	1,619	10,265	18,737
Time	7,59,009 @	572	62,926*	73,031*	90,025*	99,482*
Borrowings ⁽³⁾	2,419	-316	1,025	-315	1,109	254
Other demand and time liabilities	81,316	2,369	7,376*	2,875*	14,431*	13,867*
Borrowings from Reserve Bank	5,888	-337	4,813	-603	3,957	-1,819
Cash in hand and Balances with Reserve Bank						
Cash in hand	5,779	427	-287	449	65	1,704
Balances with Reserve Bank	72,511	481	8,134	15,092	1,191	829
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,903	-155	429	-404	2,189	2,387
Money at call and short notice	17,821	510	-2,326	-3,859	-10	1,975
Advances to Banks	2,828	154	314	-714	796	410
Other assets	2,234	73	280	315	336	532
Investments⁽⁵⁾	3,33,379	-960	36,952	24,435	43,411	41,832
		(-0.3)	(14.5)	(7.9)	(17.5)	(14.3)
Government securities	3,02,450	-907	37,157	23,994	43,714	42,076
Other approved securities	30,929	-52	-204	441	-303	-244
Bank Credit	4,78,359	-1,119	26,580	42,400	58,026	82,941
		(-0.2)	(7.2)	(9.7)	(17.2)	(21.0)
Food Credit	35,157	1,312	6,363	9,465	7,106	11,978
Non-food credit	4,43,202	-2,431	20,217	32,935	50,919	70,963
Loans, cash-credit and overdrafts	4,39,034	-948	27,024	38,127	54,839	74,536
Inland bills- purchased	4,760	-242	-470	-29	130	336
discounted ⁽⁶⁾	17,321	373	419	4,563	1,539	6,160
Foreign bills-purchased	8,847	9	-564	-39	561	1,160
discounted	8,397	-311	172	-222	958	749
Cash-Deposit Ratio	8.82					
Investment-Deposit Ratio	37.54					
Credit-Deposit Ratio	53.87					

@ : 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.