

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	Nov. 17#	Fortnight	Financial year so far		Year-on-year	
			1999-2000	2000-2001	1999	2000
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	38,520	68	1,757	1,809	5,817	4,352
Borrowings from Banks ⁽¹⁾	16,342	-636	753	75	1,299	3,516
Other demand and time liabilities ⁽²⁾	1,163	-91	256	302	569	184
Liabilities to Others						
Aggregate deposits@	9,14,677	26,683	57,586	1,01,332	1,00,680	1,43,066
		(3.0)	(8.1)	(12.5)	(15.0)	(18.5)
		[0.1]	[8.3]	[9.5]	[15.4]	[15.6]
Demand	1,27,921	-1,065	-8,212	554	10,205	18,710
Time@	7,86,757	27,747	65,798*	1,00,778*	90,476*	1,24,357*
Borrowings ⁽³⁾	2,314	-105	956	-420	898	218
Other demand and time liabilities	81,684	367	6,781*	3,242*	15,270*	14,829*
Borrowings from Reserve Bank	5,624	-264	901	-867	-289	1,829
Cash in hand and Balances with Reserve Bank	71,682	-6,608	-2,354	8,932	-10,616	6,126
Cash in hand	5,723	-56	324	393	927	1,037
Balances with Reserve Bank	65,959	-6,552	-2,679	8,539	-11,542	5,089
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,548	-355	647	-759	2,437	1,813
Money at call and short notice	21,310	3,489	1,300	-370	3,387	1,838
Advances to Banks	2,611	-218	-97	-931	103	604
Other assets	2,064	-171	320	144	422	322
Investments⁽⁵⁾	3,46,548	13,169	41,167	37,604	47,632	50,787
		(4.0)	(16.2)	(12.2)	(19.2)	(17.2)
Government securities	3,15,522	13,072	41,280	37,066	47,872	51,025
Other approved securities	31,026	97	-114	538	-241	-238
Bank Credit	4,80,586	2,227	25,716	44,627	58,088	86,033
		(0.5)	(7.0)	(10.2)	(17.3)	(21.8)
Food Credit	35,434	277	6,593	9,743	6,707	12,025
Non-food credit	4,45,152	1,950	19,123	34,885	51,381	74,008
Loans, cash-credit and overdrafts	4,40,389	1,355	26,650	39,482	55,177	76,264
Inland bills- purchased	4,939	179	-705	150	2	750
discounted ⁽⁶⁾	17,682	361	98	4,924	1,299	6,842
Foreign bills-purchased	9,150	302	-619	263	477	1,517
discounted	8,427	30	291	-192	1,133	659
Cash-Deposit Ratio	7.84					
Investment-Deposit Ratio	37.89					
Credit-Deposit Ratio	52.54					

@ : Includes Rs. 17,945 crore on account of proceeds from Resurgent India Bonds (RIBs), since August 28, 1998 and Rs. 25,662 crore on account of proceeds from India Millennium Deposits (IMDs), since November 17, 2000. Figures in italics are percentage variations net of RIBs and IMDs as the case may be.

(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.