

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Nov. 24#	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	40,538	2,299	1,631	3,827	5,507	6,497
Borrowings from Banks ⁽¹⁾	20,777	3,812	1,391	4,511	1,213	7,315
Other demand and time liabilities ⁽²⁾	1,247	-46	-26	386	209	550
Liabilities to Others						
Aggregate deposits@	9,17,279	27,099	61,324	1,03,934	1,02,359	1,41,930
		(3.0)	(8.6)	(12.8)	(15.2)	(18.3)
		[0.2]	[8.8]	[9.8]	[15.6]	[15.4]
Demand	1,28,165	-2,199	-4,577	799	12,256	15,319
Time@	7,89,114	29,297	65,901*	1,03,136*	90,102*	1,26,611*
Borrowings ⁽³⁾	8,559	1,718	3,256	5,825	1,654	4,162
Other demand and time liabilities	79,004	-78	8,667*	562*	15,875*	10,263*
Borrowings from Reserve Bank	5,962	-307	3,827	-529	1,372	-759
Cash in hand and Balances with Reserve Bank	74,469	2,008	1,166	11,719	-6,668	5,393
Cash in hand	5,806	202	398	475	943	1,046
Balances with Reserve Bank	68,663	1,806	768	11,244	-7,611	4,347
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,382	-546	530	-925	2,478	1,763
Money at call and short notice	29,510	7,339	3,050	7,830	4,122	8,287
Advances to Banks	2,489	-788	213	-1,053	888	173
Other assets	1,983	23	3,588	63	3,801	-3,027
Investments⁽⁵⁾	3,54,889	15,309	46,037	45,945	49,207	54,257
		(4.5)	(18.1)	(14.9)	(19.6)	(18.0)
Government securities	3,23,864	15,296	46,230	45,408	49,564	54,417
Other approved securities	31,024	13	-193	536	-357	-160
Bank Credit	4,80,619	1,148	27,467	44,661	58,884	84,315
		(0.2)	(7.4)	(10.2)	(17.5)	(21.3)
Food Credit	36,354	1,767	6,708	10,662	6,797	12,830
Non-food credit	4,44,265	-619	20,759	33,998	52,087	71,485
Loans, cash-credit and overdrafts	4,40,283	463	28,227	39,376	55,673	74,581
Inland bills- purchased	4,997	83	-702	209	16	805
discounted ⁽⁶⁾	17,794	581	215	5,036	1,587	6,837
Foreign bills-purchased	9,021	27	-662	135	319	1,432
discounted	8,525	-5	390	-94	1,289	659
Cash-Deposit Ratio	8.12					
Investment-Deposit Ratio	38.69					
Credit-Deposit Ratio	52.40					

@ : 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.

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.