

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2000		Financial year so far		Year-on-year	
	Dec. 1#	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	44,558	6,038	1,713	7,847	5,786	10,435
Borrowings from Banks ⁽¹⁾	16,947	606	-56	681	453	4,932
Other demand and time liabilities ⁽²⁾	1,215	52	116	354	245	376
Liabilities to Others						
Aggregate deposits@	9,18,449	3,772	62,222	1,05,104	1,03,482	1,42,202
		(0.4)	(8.7)	(12.9)	(15.4)	(18.3)
			[8.9]	[10.0]	[15.8]	[15.4]
Demand	1,28,999	1,078	-5,366	1,633	12,922	16,941
Time@	7,89,450	2,693	67,588*	1,03,472*	90,560*	1,25,260*
Borrowings ⁽³⁾	2,343	29	1,245	-391	1,332	-42
Other demand and time liabilities	82,698	1,014	9,326*	4,256*	15,540*	13,299*
Borrowings from Reserve Bank	2,362	-3,262	-1,295	-4,129	-2,989	763
Cash in hand and Balances with Reserve Bank	73,710	2,028	-8,571	10,960	-14,060	14,371
Cash in hand	5,725	2	56	395	783	1,307
Balances with Reserve Bank	67,985	2,026	-8,627	10,565	-14,843	13,064
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,367	-181	855	-940	2,726	1,424
Money at call and short notice	29,259	7,949	1,845	7,579	3,442	9,242
Advances to Banks	2,346	-264	631	-1,196	1,209	-389
Other assets	2,181	118	3,880	262	4,054	-3,121
Investments⁽⁵⁾	3,50,870	4,322	49,856	41,926	53,748	46,419
		(1.2)	(19.6)	(13.6)	(21.4)	(15.2)
Government securities	3,19,724	4,202	50,247	41,268	54,244	46,260
Other approved securities	31,146	120	-390	658	-495	159
Bank Credit	4,80,748	163	27,915	44,790	59,172	83,997
		(-)	(7.6)	(10.3)	(17.5)	(21.2)
Food Credit	36,917	1,483	7,207	11,226	8,018	12,893
Non-food credit	4,43,831	-1,320	20,707	33,564	51,154	71,103
Loans, cash-credit and overdrafts	4,40,552	163	28,326	39,645	56,135	74,751
Inland bills- purchased	4,985	46	-582	197	134	673
discounted ⁽⁶⁾	17,459	-222	408	4,702	1,471	6,310
Foreign bills-purchased	9,212	63	-691	326	217	1,653
discounted	8,540	113	454	-80	1,215	609
Cash-Deposit Ratio	8.03					
Investment-Deposit Ratio	38.20					
Credit-Deposit Ratio	52.34					

@ : 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.