

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2000 Dec. 15 #	Fortnight	Financial year so far		Year-on-year	
			1999-2000	2000-2001	1999	2000
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	45,363	805	2,478	8,652	6,272	10,474
Borrowings from Banks <sup>(1)</sup>	18,906	1,958	-355	2,639	275	7,188
Other demand and time liabilities <sup>(2)</sup>	1,058	-157	244	197	455	91
<b>Liabilities to Others</b>						
Aggregate deposits@	9,21,440	2,991 (0.3)	63,830 (8.9) [9.2]	1,08,095 (13.3) [10.4]	1,05,943 (15.8) [16.2]	1,43,584 (18.5) [15.5]
Demand	1,30,988	1,989	-6,124	3,622	12,951	19,689
Time@	7,90,452	1,001	69,954*	1,04,473*	92,992 *	1,23,895*
Borrowings <sup>(3)</sup>	2,280	-64	1,406	-454	1,382	-266
Other demand and time liabilities	83,715	1,017	12,200*	5,273*	18,732 *	11,442 *
<b>Borrowings from Reserve Bank</b>	<b>5,950</b>	<b>3,588</b>	<b>-898</b>	<b>-541</b>	<b>-1,154</b>	<b>3,953</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	5,489	-236	273	159	862	854
Balances with Reserve Bank	71,983	3,998	-5,307	14,564	-6,084	13,742
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	16,041	674	1,182	-266	3,036	1,771
Money at call and short notice	31,118	1,859	853	9,438	638	12,093
Advances to Banks	2,219	-127	359	-1,323	682	-244
Other assets	2,297	115	1,244	377	1,090	-369
<b>Investments<sup>(5)</sup></b>	<b>3,55,510</b>	<b>4,640</b>	<b>46,104</b>	<b>46,566</b>	<b>49,066</b>	<b>54,812</b>
		(1.3)	(18.1)	(15.1)	(19.5)	(18.2)
Government securities	3,24,569	4,845	46,617	46,113	49,873	54,735
Other approved securities	30,941	-205	-513	453	-807	77
<b>Bank Credit</b>	<b>4,85,006</b>	<b>4,257</b>	<b>32,472</b>	<b>49,047</b>	<b>63,141</b>	<b>83,697</b>
		(0.9)	(8.8)	(11.3)	(18.7)	(20.9)
Food Credit	36,946	29	7,612	11,255	8,441	12,519
Non-food credit	4,48,059	4,228	24,860	37,792	54,700	71,178
Loans, cash-credit and overdrafts	4,45,403	4,851	32,879	44,496	59,501	75,050
Inland bills- purchased discounted <sup>(6)</sup>	4,867	-118	-539	78	321	512
	17,344	-115	557	4,586	1,958	6,045
Foreign bills-purchased discounted	8,990	-222	-659	104	197	1,398
	8,401	-138	233	-218	1,165	692
<b>Cash-Deposit Ratio</b>	<b>8.41</b>					

<i>Investment-Deposit Ratio</i>	<b>38.58</b>
<i>Credit-Deposit Ratio</i>	<b>52.64</b>

---

@ : 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.