

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Dec. 15#	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	45,363	805	2,478	8,652	6,272	10,474
Borrowings from Banks ⁽¹⁾	18,906	1,958	-355	2,639	275	7,188
Other demand and time liabilities ⁽²⁾	1,058	-157	244	197	455	91
Liabilities to Others						
Aggregate deposits@	9,21,440	2,991 (0.3)	63,830 (8.9)	1,08,095 (13.3)	1,05,943 (15.8)	1,43,584 (18.5)
			[9.2]	[10.4]	[16.2]	[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 ⁽³⁾	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*
Borrowings from Reserve Bank	5,950	3,588	-898	-541	-1,154	3,953
Cash in hand and Balances with Reserve Bank	77,472	3,762	-5,034	14,723	-5,222	14,597
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
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	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
Investments⁽⁵⁾	3,55,510	4,640	46,104	46,566	49,066	54,812
		(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
Bank Credit	4,85,006	4,257	32,472	49,047	63,141	83,697
		(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 ⁽⁶⁾	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
Cash-Deposit Ratio	8.41					
Investment-Deposit Ratio	38.58					
Credit-Deposit Ratio	52.64					

@ : 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.