3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item Outstanding as of part of the pa	-	(Rs. croi					
Interes 2000 Franct year of 1992-00 200-201 1999-200 200-200 200-200 200-200 200-200 200-200 200-200 200-200 200-200 200-200 200-200 200-200 200-200 200-20 200-20 181 99-200 200-20 7,971 9,771		variation			ariation ove	r	
Dec. 29# F-rtight 1999-2000 2000-2001 1999 2000 2001 1999 2000 2001 1999 2000 2001 1999 2000 2001 1999 2000 2001 1999 2000 2001	Item			Financial	vear so far	Year-on-vear	
Demand and time deposits from Banks 20,720 1,814 -359 4,453 152 9,007 Other demand and time liabilities 20,720 1,814 -359 4,453 152 9,007 Other demand and time liabilities 20,720 1,814 -359 4,453 152 9,007 Other demand and time liabilities 20,720 1,814 -359 4,453 152 9,007 Other demand and time liabilities 20,720 1,814 -359 4,453 152 9,007 Other demand and time liabilities 20,31657 10,218 77,480 1,18,312 1,13,122 1,40,152 Illi 11,11 11,61 11,11 11,11 11,11 11,11 11,11 11,11 11,11 11,11 1,1 1			Fortnight		•		
Demand and time deposits from Banks 45.975 612 3.793 9.264 7.471 9.771 Borrowings from Banks 20.720 1.814 -359 4.453 1.52 9.007 Other demand and time liabilities 1.189 131 669 328 845 -202 Liabilities to Others	1	2	3	4	5	6	7
Borrowings from Banks 1,189 131 669 328 845 2020 2,181 1,189 131 669 328 845 2020 2,181	Liabilities to the Banking System						
Other demand and time liabilities C) 1,189 131 669 328 845 -202 Liabilities to Others Aggregate deposits@ 9,31,657 10,218 77,480 1,18,312 1,31,122 1,40,152 Aggregate deposits@ 9,31,657 10,218 77,480 1,18,312 1,13,122 1,40,152 Demand 1,36,565 5,577 -316 9,199 15,053 19,458 Time@ 7,95,092 4,641 77,796* 1,09,114* 98,068* 1,20,694* Borrowings 7,95,092 4,641 77,796* 1,09,114* 98,068* 1,20,694* Borrowings from Reserve Bank 6,692 742 -341 -407 -57 -315 Other demand and time liabilities 86,454 2,739 13,891* 8,013* 20,322* 12,491* Borrowings from Reserve Bank 73,301 -4,172 -2,590 10,551 -10,156 7,981 Reserve Bank 67,322 -4,622 -4,107 9,902 -11,982 7,881		45,975	612	3,793	9,264	7,471	9,771
Name	Borrowings from Banks ⁽¹⁾	20,720	1,814	-359	4,453	152	9,007
Aggregate deposits@ 9,31,657 10,218 77,480 1,18,312 1,13,122 1,40,152 Commond 1,36,565 5,577 -316 9,199 15,053 19,458 Time@ 7,95,092 4,641 77,796* 1,09,114* 98,068* 1,20,694* Borrowings ³³ 2,277 -3 1,451 -457 57 -315 Other demand and time liabilities 86,454 2,739 13,891* 8,013* 20,322* 12,491* Borrowings from Reserve Bank 6,692 742 -341 201 -2,403 4,138 Cash in hand and Balances with 73,301 -4,172 -2,590 10,551 -10,156 7,981 Reserve Bank 67,322 -4,662 -4,107 9,902 -11,982 7,881 Assets with the Banking System Balance with other Banks ⁶¹ 16,740 698 2,240 433 3,570 1,412 Money at call and short notice 31,540 422 -369 9,860 847 13,737 Adva		1,189	131	669	328	845	-202
Cash in hand and Balances with 73,301 -4,172 -2,590 10,551 -10,156 7,981	Liabilities to Others						
Demand	Aggregate deposits@	9,31,657	10,218	77,480	1,18,312	1,13,122	1,40,152
Demand 1,36,565 5,577 −316 9,199 15,053 19,458 Time@ 7,95,092 4,641 77,796* 1,09,114* 98,068* 1,20,694* Borrowings³³ 2,277 −3 1,451 −457 57 −315 Other demand and time liabilities 86,454 2,739 13,891* 8,013* 20,322* 12,491* Borrowings from Reserve Bank 6,692 742 −341 201 −2,403 4,138 Cash in hand and Balances with 73,301 −4,172 −2,590 10,551 −10,156 7,981 Reserve Bank 6,692 −4,662 −4,107 9,902 −11,982 7,881 Reserve Bank 67,322 −4,662 −4,107 9,902 −11,982 7,881 Assets with the Banking System Balance with other Banks** 16,740 698 2,240 433 3,570 1,412 Money at call and short notice 31,540 422 −369 9,860 847 13,737 Advanc			(1.1)	(10.9)	(14.5)	(16.7)	(17.7)
Time@ Borrowings ⁽³⁾ 7,95,092 4,641 77,796* 1,09,114* 98,068* 1,20,694* Borrowings ⁽³⁾ 2,277 -3 1,451 -457 57 -315 Other demand and time liabilities 86,454 2,739 13,891* 8,013* 20,322* 12,491* Borrowings from Reserve Bank 6,692 742 -2,590 10,551 -10,156 7,981 Cash in hand and Balances with 73,301 -4,172 -2,590 10,551 -10,156 7,981 Reserve Bank 5,979 490 1,517 649 1,826 100 Balances with Reserve Bank 67,322 -4,662 -4,107 9,902 -11,982 7,881 Assets with the Banking System Balance with other Banks ⁽⁴⁾ 16,740 698 2,240 433 3,570 1,412 Money at call and short notice 31,540 422 -369 9,860 847 13,737 Advances to Banks 2,292 72 1,087 -1,250 1,50					[11.6]	[17.1]	[14.8]
Time@ 7,95,092 4,641 77,796* 1,09,114* 98,068* 1,20,694* Borrowings(3) 2,277 -3 1,451 -457 57 -315 Other demand and time liabilities 86,454 2,739 13,891* 8,013* 20,322* 12,491* Borrowings from Reserve Bank 6,692 742 -341 201 -2,403 4,138 Cash in hand and Balances with 73,301 -4,172 -2,590 10,551 -10,156 7,981 Reserve Bank 5,979 490 1,517 649 1,826 100 Balances with Reserve Bank 67,322 -4,662 -4,107 9,902 -11,982 7,881 Assets with the Banking System Balance with other Banks(6) 16,740 698 2,240 433 3,570 1,412 Money at call and short notice 31,540 422 -369 9,860 847 13,737 Advances to Banks 2,292 72 1,087 -1,250 1,504 -899 <td>Demand</td> <td>1,36,565</td> <td>5,577</td> <td>-316</td> <td>9,199</td> <td>15,053</td> <td>19,458</td>	Demand	1,36,565	5,577	-316	9,199	15,053	19,458
Other demand and time liabilities 86,454 2,739 13,891* 8,013* 20,322* 12,491* Borrowings from Reserve Bank 6,692 742 -341 201 -2,403 4,138 Cash in hand and Balances with Reserve Bank 73,301 -4,172 -2,590 10,551 -10,156 7,981 Reserve Bank 5,979 490 1,517 649 1,826 100 Balances with Reserve Bank 67,322 -4,662 -4,107 9,902 -11,982 7,881 Assets with the Banking System Balance with other Banks (4) 16,740 698 2,240 433 3,570 1,412 Money at call and short notice 31,540 422 -369 9,860 847 13,737 Advances to Banks 2,292 72 1,087 -1,250 1,504 -899 Other assets 2,117 -180 441 198 270 254 Investments (5) 3,56,099 589 46,622 47,155 51,404 <	Time@	7,95,092	4,641	77,796*	1,09,114*	98,068*	
Borrowings from Reserve Bank 6,692 742 -341 201 -2,403 4,138 Cash in hand and Balances with Reserve Bank 73,301 -4,172 -2,590 10,551 -10,156 7,981 Cash in hand 5,979 490 1,517 649 1,826 100 Balances with Reserve Bank 67,322 -4,662 -4,107 9,902 -11,982 7,881 Assets with the Banking System Balance with other Banks (4) 16,740 698 2,240 433 3,570 1,412 Money at call and short notice 31,540 422 -369 9,860 847 13,737 Advances to Banks 2,292 72 1,087 -1,250 1,504 -899 Other assets 2,117 -180 441 198 270 254 Investments (5) 3,56,099 589 46,622 47,155 51,404 54,883 Government securities 3,25,182 613 47,170 46,726 51,844 54,794	Borrowings ⁽³⁾	2,277	-3	1,451	-457	57	-315
Borrowings from Reserve Bank 6,692 742 -341 201 -2,403 4,138 Cash in hand and Balances with Reserve Bank 73,301 -4,172 -2,590 10,551 -10,156 7,981 Reserve Bank 5,979 490 1,517 649 1,826 100 Balances with Reserve Bank 67,322 -4,662 -4,107 9,902 -11,982 7,881 Assets with the Banking System Balance with other Banks (4) 16,740 698 2,240 433 3,570 1,412 Money at call and short notice 31,540 422 -369 9,860 847 13,737 Advances to Banks 2,292 72 1,087 -1,250 1,504 -899 Other assets 2,117 -180 441 198 270 254 Investments (5) 3,56,099 589 46,622 47,155 51,404 54,883 Government securities 3,25,182 613 47,170 46,726 51,844 54,794					8,013*	20,322*	12,491*
Reserve Bank Cash in hand 5,979 490 1,517 649 1,826 100 Balances with Reserve Bank 67,322 -4,662 -4,107 9,902 -11,982 7,881	Borrowings from Reserve Bank					-2,403	
Reserve Bank Cash in hand 5,979 490 1,517 649 1,826 100 Balances with Reserve Bank 67,322 -4,662 -4,107 9,902 -11,982 7,881	Cash in hand and Ralances with	73 301	_4 172	_2 590	10 551	_10 156	7 981
Cash in hand Balances with Reserve Bank 5,979 490 1,517 649 1,826 100 Assets with Reserve Bank 67,322 -4,662 -4,107 9,902 -11,982 7,881 Assets with the Banking System Balance with other Banks ⁽⁴⁾ 16,740 698 2,240 433 3,570 1,412 Money at call and short notice 31,540 422 -369 9,860 847 13,737 Advances to Banks 2,292 72 1,087 -1,250 1,504 -899 Other assets 2,117 -180 441 198 270 254 Investments ⁽⁵⁾ 3,56,099 589 46,622 47,155 51,404 54,883 Government securities 3,25,182 613 47,170 46,726 51,844 54,794 Other approved securities 30,917 -24 -548 429 -440 88 Bank Credit 4,95,247 10,242 46,340 59,289 68,134 80,070 Cod Credit <th< td=""><td></td><td>75,501</td><td>4,172</td><td>-2,570</td><td>10,551</td><td>-10,130</td><td>7,501</td></th<>		75,501	4,172	-2,570	10,551	-10,130	7,501
Balances with Reserve Bank 67,322		5 979	490	1 517	6/19	1 826	100
Balance with other Banks (4) 16,740 698 2,240 433 3,570 1,412 Money at call and short notice 31,540 422 -369 9,860 847 13,737 Advances to Banks 2,292 72 1,087 -1,250 1,504 -899 Other assets 2,117 -180 441 198 270 254 Investments (5) 3,56,099 589 46,622 47,155 51,404 54,883 (15.3) (20.6) (18.2) Government securities 3,25,182 613 47,170 46,726 51,844 54,794 Other approved securities 30,917 -24 -548 429 -440 88 Bank Credit 4,95,247 10,242 46,340 59,289 68,134 80,070 (2.1) (12.6) (13.6) (19.6) (19.3) Food Credit 37,450 503 8,782 11,758 9,497 11,851 Non-food credit 4,57,797 9,738 37,558 47,530 58,637 68,219 Loans, cash-credit and overdrafts 4,54,656 9,253 45,470 53,749 64,956 71,711 Inland bills- purchased 5,300 434 -100 512 459 507 discounted (6) 17,821 477 861 5,063 1,399 6,218 Foreign bills-purchased 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22							
Balance with other Banks (4) 16,740 698 2,240 433 3,570 1,412 Money at call and short notice 31,540 422 -369 9,860 847 13,737 Advances to Banks 2,292 72 1,087 -1,250 1,504 -899 Other assets 2,117 -180 441 198 270 254 Investments (5) 3,56,099 589 46,622 47,155 51,404 54,883 (15.3) (20.6) (18.2) Government securities 3,25,182 613 47,170 46,726 51,844 54,794 Other approved securities 30,917 -24 -548 429 -440 88 Bank Credit 4,95,247 10,242 46,340 59,289 68,134 80,070 (2.1) (12.6) (13.6) (19.6) (19.3) Food Credit 37,450 503 8,782 11,758 9,497 11,851 Non-food credit 4,57,797 9,738 37,558 47,530 58,637 68,219 Loans, cash-credit and overdrafts 4,54,656 9,253 45,470 53,749 64,956 71,711 Inland bills- purchased 5,300 434 -100 512 459 507 discounted (6) 17,821 477 861 5,063 1,399 6,218 Foreign bills-purchased 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22	Accests with the Ranking System						
Money at call and short notice 31,540 422 -369 9,860 847 13,737 Advances to Banks 2,292 72 1,087 -1,250 1,504 -899 Other assets 2,117 -180 441 198 270 254 Investments(5) 3,56,099 589 46,622 47,155 51,404 54,883 Government securities 3,25,182 613 47,170 46,726 51,844 54,794 Other approved securities 30,917 -24 -548 429 -440 88 Bank Credit 4,95,247 10,242 46,340 59,289 68,134 80,070 Food Credit 37,450 503 8,782 11,758 9,497 11,851 Non-food credit 4,57,797 9,738 37,558 47,530 58,637 68,219 Loans, cash-credit and overdrafts 4,54,656 9,253 45,470 53,749 64,956 71,711 Inland bills- purchased 5,300 434		16 740	608	2 240	122	3 570	1 412
Advances to Banks 2,292 72 1,087 -1,250 1,504 -899 Other assets 2,117 -180 441 198 270 254 Investments (5) 3,56,099 589 46,622 47,155 51,404 54,883 (0.2) (18.3) (15.3) (20.6) (18.2) Government securities 3,25,182 613 47,170 46,726 51,844 54,794 Other approved securities 30,917 -24 -548 429 -440 88 Bank Credit 4,95,247 10,242 46,340 59,289 68,134 80,070 (2.1) (12.6) (13.6) (19.6) (19.3) Food Credit 37,450 503 8,782 11,758 9,497 11,851 Non-food credit 4,57,797 9,738 37,558 47,530 58,637 68,219 Loans, cash-credit and overdrafts 4,54,656 9,253 45,470 53,749 64,956 71,711 Inland bills- purchased 5,300 434 -100 512 459 507 discounted (6) 17,821 477 861 5,063 1,399 6,218 Foreign bills-purchased 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38,22							
Other assets 2,117 -180 441 198 270 254 Investments ⁽⁵⁾ 3,56,099 589 46,622 47,155 51,404 54,883 Government securities 3,25,182 613 47,170 46,726 51,844 54,794 Other approved securities 30,917 -24 -548 429 -440 88 Bank Credit 4,95,247 10,242 46,340 59,289 68,134 80,070 (2.1) (12.6) (13.6) (19.6) (19.3) Food Credit 37,450 503 8,782 11,758 9,497 11,851 Non-food credit 4,57,797 9,738 37,558 47,530 58,637 68,219 Loans, cash-credit and overdrafts 4,54,656 9,253 45,470 53,749 64,956 71,711 Inland bills- purchased 5,300 434 -100 512 459 507 discounted (6) 17,821 477 861 5,063 1,399		,					
Investments 3,56,099 589 46,622 47,155 51,404 54,883 (0.2) (18.3) (15.3) (20.6) (18.2) (18.3) (15.3) (20.6) (18.2) (20.6) (18.2) (20.6)							
Government securities 3,25,182 613 47,170 46,726 51,844 54,794 Other approved securities 30,917 -24 -548 429 -440 88 Bank Credit 4,95,247 10,242 46,340 59,289 68,134 80,070 (2.1) (12.6) (13.6) (19.6) (19.3) Food Credit 37,450 503 8,782 11,758 9,497 11,851 Non-food credit 4,57,797 9,738 37,558 47,530 58,637 68,219 Loans, cash-credit and overdrafts 4,54,656 9,253 45,470 53,749 64,956 71,711 Inland bills- purchased 5,300 434 -100 512 459 507 discounted 5,300 434 -100 512 459 507 discounted 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22							
Government securities 3,25,182 613 47,170 46,726 51,844 54,794 Other approved securities 30,917 -24 -548 429 -440 88 Bank Credit 4,95,247 10,242 46,340 59,289 68,134 80,070 (2.1) (12.6) (13.6) (19.6) (19.3) Food Credit 37,450 503 8,782 11,758 9,497 11,851 Non-food credit 4,57,797 9,738 37,558 47,530 58,637 68,219 Loans, cash-credit and overdrafts 4,54,656 9,253 45,470 53,749 64,956 71,711 Inland bills- purchased 5,300 434 -100 512 459 507 discounted (6) 17,821 477 861 5,063 1,399 6,218 Foreign bills-purchased 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327	mvestments	3,30,099					,
Other approved securities 30,917 -24 -548 429 -440 88 Bank Credit 4,95,247 10,242 46,340 59,289 68,134 80,070 Food Credit 37,450 503 8,782 11,758 9,497 11,851 Non-food credit 4,57,797 9,738 37,558 47,530 58,637 68,219 Loans, cash-credit and overdrafts 4,54,656 9,253 45,470 53,749 64,956 71,711 Inland bills- purchased 5,300 434 -100 512 459 507 discounted ⁽⁶⁾ 17,821 477 861 5,063 1,399 6,218 Foreign bills-purchased 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22	Covernment securities	2 25 192					
Bank Credit 4,95,247 10,242 46,340 59,289 68,134 80,070 Food Credit 37,450 503 8,782 11,758 9,497 11,851 Non-food credit 4,57,797 9,738 37,558 47,530 58,637 68,219 Loans, cash-credit and overdrafts 4,54,656 9,253 45,470 53,749 64,956 71,711 Inland bills- purchased 5,300 434 -100 512 459 507 discounted ⁽⁶⁾ 17,821 477 861 5,063 1,399 6,218 Foreign bills-purchased 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22							
Food Credit 37,450 503 8,782 11,758 9,497 11,851 Non-food credit 4,57,797 9,738 37,558 47,530 58,637 68,219 Loans, cash-credit and overdrafts 4,54,656 9,253 45,470 53,749 64,956 71,711 Inland bills- purchased 5,300 434 -100 512 459 507 discounted (6) 17,821 477 861 5,063 1,399 6,218 Foreign bills-purchased 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22	Other approved securities	30,917	-24	-346	429	-440	00
Food Credit 37,450 503 8,782 11,758 9,497 11,851 Non-food credit 4,57,797 9,738 37,558 47,530 58,637 68,219 Loans, cash-credit and overdrafts 4,54,656 9,253 45,470 53,749 64,956 71,711 Inland bills- purchased 5,300 434 -100 512 459 507 discounted (6) 17,821 477 861 5,063 1,399 6,218 Foreign bills-purchased 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22	Bank Credit	4,95,247	10,242	46,340	59,289	68,134	80,070
Food Credit 37,450 503 8,782 11,758 9,497 11,851 Non-food credit 4,57,797 9,738 37,558 47,530 58,637 68,219 Loans, cash-credit and overdrafts 4,54,656 9,253 45,470 53,749 64,956 71,711 Inland bills- purchased 5,300 434 -100 512 459 507 discounted(6) 17,821 477 861 5,063 1,399 6,218 Foreign bills-purchased 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22		, ,	(2.1)		,		(19.3)
Non-food credit 4,57,797 9,738 37,558 47,530 58,637 68,219 Loans, cash-credit and overdrafts 4,54,656 9,253 45,470 53,749 64,956 71,711 Inland bills- purchased 5,300 434 -100 512 459 507 discounted (6) 17,821 477 861 5,063 1,399 6,218 Foreign bills-purchased 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22	Food Credit	37,450					
Inland bills- purchased 5,300 434 -100 512 459 507 discounted ⁽⁶⁾ 17,821 477 861 5,063 1,399 6,218 Foreign bills-purchased 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22						,	
Inland bills- purchased 5,300 434 -100 512 459 507 discounted ⁽⁶⁾ 17,821 477 861 5,063 1,399 6,218 Foreign bills-purchased 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22	Loans, cash-credit and overdrafts	4.54.656	9.253	45,470	53,749	64.956	71.711
discounted (6) 17,821 477 861 5,063 1,399 6,218 Foreign bills-purchased discounted 9,177 186 -400 291 -5 1,325 discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22						,	
Foreign bills-purchased 9,177 186 –400 291 –5 1,325 discounted 8,293 –108 508 –326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22							
discounted 8,293 -108 508 -326 1,327 309 Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22							
Cash-Deposit Ratio 7.87 Investment-Deposit Ratio 38.22	C 1	,					
Investment-Deposit Ratio 38.22				200	320	1,527	507
	Credit-Deposit Ratio	53.16					

^{@:} 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