

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2000		Financial year so far		Year-on-year	
	Dec. 29#	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	45,975	612	3,793	9,264	7,471	9,771
Borrowings from Banks ⁽¹⁾	20,720	1,814	-359	4,453	152	9,007
Other demand and time liabilities ⁽²⁾	1,189	131	669	328	845	-202
Liabilities to Others						
Aggregate deposits@	9,31,657	10,218	77,480	1,18,312	1,13,122	1,40,152
		(1.1)	(10.9)	(14.5)	(16.7)	(17.7)
			[11.1]	[11.6]	[17.1]	[14.8]
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 ⁽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 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
		(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					
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