

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over				
	as on	Fortnight	Financial year so far		Year-on-year		
	2001		1999-2000	2000-2001	2000	2001	
1	Jan. 12#	2	3	4	5	6	7
Liabilities to the Banking System							
Demand and time deposits from Banks	46,489	514	2,892	9,779	5,923	11,187	
Borrowings from Banks ⁽¹⁾	19,599	-1,121	68	3,332	645	7,459	
Other demand and time liabilities ⁽²⁾	1,057	-132	812	196	744	-477	
Liabilities to Others							
Aggregate deposits@	9,28,561	-3,096	73,349	1,15,217	1,09,505	1,41,187	
		(-0.3)	(10.3)	(14.2)	(16.2)	(17.9)	
			[10.5]	[11.3]	[16.6]	[15.0]	
Demand	1,32,020	-4,545	-2,971	4,654	14,765	17,568	
Time@	7,96,541	1,449	76,320*	1,10,563*	94,740*	1,23,619*	
Borrowings ⁽³⁾	3,353	1,076	1,247	619	-471	966	
Other demand and time liabilities	87,134	679	14,688*	8,692*	20,778*	12,373*	
Borrowings from Reserve Bank	6,932	240	-775	441	-4,662	4,813	
Cash in hand and Balances with Reserve Bank	79,154	5,854	-9,311	16,404	-18,079	20,555	
Cash in hand	6,013	35	352	683	884	1,299	
Balances with Reserve Bank	73,141	5,819	-9,663	15,721	-18,962	19,256	
Assets with the Banking System							
Balance with other Banks ⁽⁴⁾	15,787	-952	1,689	-520	2,946	1,010	
Money at call and short notice	29,620	-1,920	1,400	7,940	6,546	10,048	
Advances to Banks	2,975	683	902	-567	1,261	-31	
Other assets	2,213	96	495	294	653	295	
Investments⁽⁵⁾	3,52,944	-3,156	49,870	44,000	54,208	48,479	
		(-0.9)	(19.6)	(14.2)	(21.7)	(15.9)	
Government securities	3,22,044	-3,138	50,589	43,588	54,766	48,237	
Other approved securities	30,900	-17	-719	412	-558	242	
Bank Credit	4,97,486	2,239	45,760	61,528	63,981	82,889	
		(0.5)	(12.4)	(14.1)	(18.2)	(20.0)	
Food Credit	38,417	968	8,691	12,726	8,907	12,910	
Non-food credit	4,59,069	1,271	37,069	48,802	55,074	69,979	
Loans, cash-credit and overdrafts	4,56,241	1,585	44,784	55,334	61,008	73,983	
Inland bills- purchased	5,190	-110	-128	402	316	424	
discounted ⁽⁶⁾	18,099	279	838	5,342	1,612	6,520	
Foreign bills-purchased	9,626	449	-257	739	-138	1,632	
discounted	8,330	37	523	-289	1,183	331	
Cash-Deposit Ratio	8.52						
Investment-Deposit Ratio	38.01						
Credit-Deposit Ratio	53.58						

@ : 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.