

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

(Rs. crore)

<i>Item</i>	Outstanding as on		Variation over			
	2001		Financial year so far		Year-on-year	
	Jan. 26#	Fortnight	1999-2000	2000-2001	2000	2001
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	46,515	25	2,060	9,804	5,241	12,045
Borrowings from Banks <sup>(1)</sup>	21,323	1,724	304	5,056	1,014	8,947
Other demand and time liabilities <sup>(2)</sup>	1,262	205	279	401	412	261
<b>Liabilities to Others</b>						
Aggregate deposits@	9,35,510	6,949	78,721	1,22,166	1,07,958	1,42,764
		(0.7)	(11.0)	(15.0)	(15.8)	(18.0)
			[11.3]	[12.1]	[16.2]	[15.1]
Demand	1,31,980	-40	1,968	4,614	16,281	12,589
Time@	8,03,530	6,989	76,753*	1,17,552*	91,677*	1,30,175*
Borrowings <sup>(3)</sup>	2,551	-803	1,294	-184	-492	116
Other demand and time liabilities	86,218	-915	12,938*	7,777*	19,305*	13,207*
<b>Borrowings from Reserve Bank</b>	<b>6,099</b>	<b>-833</b>	<b>1,554</b>	<b>-392</b>	<b>-882</b>	<b>1,652</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>76,680</b>	<b>-2,474</b>	<b>-3,655</b>	<b>13,930</b>	<b>-8,586</b>	<b>12,425</b>
Cash in hand	5,545	-468	667	215	772	516
Balances with Reserve Bank	71,135	-2,006	-4,321	13,716	-9,358	11,909
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	16,855	1,068	1,517	548	2,766	2,249
Money at call and short notice	31,736	2,116	130	10,056	1,832	13,434
Advances to Banks	2,829	-146	844	-713	1,111	-119
Other assets	2,226	13	359	307	416	444
<b>Investments<sup>(5)</sup></b>	<b>3,55,244</b>	<b>2,300</b>	<b>47,703</b>	<b>46,299</b>	<b>50,838</b>	<b>52,946</b>
		(0.7)	(18.7)	(15.0)	(20.2)	(17.5)
Government securities	3,24,473	2,430	48,364	46,017	51,331	52,891
Other approved securities	30,770	-130	-662	282	-493	55
<b>Bank Credit</b>	<b>4,99,586</b>	<b>2,100</b>	<b>46,451</b>	<b>63,628</b>	<b>66,017</b>	<b>84,298</b>
		(0.4)	(12.6)	(14.6)	(18.9)	(20.3)
Food Credit	39,078	661	9,240	13,387	9,000	13,022
Non-food credit	4,60,508	1,439	37,211	50,241	57,017	71,276
Loans, cash-credit and overdrafts	4,58,946	2,705	45,110	58,039	62,452	76,361
Inland bills- purchased	5,188	-2	-146	400	284	441
discounted <sup>(6)</sup>	18,064	-36	1,217	5,306	2,132	6,105
Foreign bills-purchased	9,332	-294	-310	446	21	1,391
discounted	8,057	-273	581	-563	1,128	-1
<b>Cash-Deposit Ratio</b>	<b>8.20</b>					
<b>Investment-Deposit Ratio</b>	<b>37.97</b>					
<b>Credit-Deposit Ratio</b>	<b>53.40</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.