

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2001		Financial year so far		Year-on-year	
	Feb. 9#	Fortnight	1999-2000	2000-2001	2000	2001
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	46,804	289	2,776	10,093	5,739	11,617
Borrowings from Banks ⁽¹⁾	21,134	-189	1,323	4,867	2,597	7,739
Other demand and time liabilities ⁽²⁾	1,550	288	263	689	442	565
Liabilities to Others						
Aggregate deposits@	9,41,787	6,276	84,588	1,28,442	1,13,252	1,43,174
		(0.7)	(11.8)	(15.8)	(16.5)	(17.9)
			[12.2]	[12.9]	[17.0]	[15.1]
Demand	1,32,161	181	572	4,795	17,276	14,166
Time@	8,09,625	6,095	84,015*	1,23,647*	95,977*	1,29,008*
Borrowings ⁽³⁾	2,633	83	1,359	-101	521	134
Other demand and time liabilities	88,004	1,785	15,038*	9,562*	19,267*	12,892*
Borrowings from Reserve Bank	5,556	-543	6,608	-935	3,393	-3,946
Cash in hand and Balances with Reserve Bank	76,918	238	2,539	14,168	-5,044	6,469
Cash in hand	5,379	-166	97	49	688	921
Balances with Reserve Bank	71,538	403	2,442	14,119	-5,732	5,548
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	16,792	-63	1,292	485	2,457	2,412
Money at call and short notice	34,157	2,421	390	12,477	4,027	15,594
Advances to Banks	3,087	258	1,073	-455	1,423	-90
Other assets	2,357	131	547	438	664	388
Investments⁽⁵⁾	3,58,185	2,942	47,563	49,241	52,037	56,028
		(0.8)	(18.7)	(15.9)	(20.8)	(18.5)
Government securities	3,27,378	2,905	48,207	48,922	52,458	55,954
Other approved securities	30,807	37	-644	319	-421	74
Bank Credit	5,01,110	1,523	50,886	65,151	69,862	81,386
		(0.3)	(13.8)	(14.9)	(20.0)	(19.4)
Food Credit	39,594	516	9,145	13,902	8,848	13,633
Non-food credit	4,61,516	1,008	41,741	51,249	61,013	67,754
Loans, cash-credit and overdrafts	4,60,638	1,692	49,189	59,731	65,468	73,974
Inland bills- purchased	4,893	-295	-150	105	446	150
discounted ⁽⁶⁾	18,208	145	1,194	5,450	2,256	6,272
Foreign bills-purchased	9,367	36	60	481	511	1,057
discounted	8,003	-54	594	-616	1,181	-68
Cash-Deposit Ratio	8.17					
Investment-Deposit Ratio	38.03					
Credit-Deposit Ratio	53.21					

@ : 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.