

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	Feb. 23#	Fortnight	Financial year so far		Year-on-year	
			1999-2000	2000-2001	2000	2001
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	47,183	379	3,417	10,473	5,916	11,356
Borrowings from Banks ⁽¹⁾	22,553	1,419	527	6,286	-609	9,954
Other demand and time liabilities ⁽²⁾	1,266	-284	280	405	359	264
Liabilities to Others						
Aggregate deposits@	9,45,846	4,060	93,863	1,32,501	1,18,473	1,37,958
		(0.4)	(13.1)	(16.3)	(17.2)	(17.1)
			[13.5]	[13.4]	[17.6]	[14.2]
Demand	1,34,136	1,975	7,155	6,769	22,641	9,557
Time@	8,11,710	2,085	86,708*	1,25,732*	95,833*	1,28,401*
Borrowings ⁽³⁾	2,773	140	1,369	39	680	265
Other demand and time liabilities	88,212	208	14,557*	9,770*	16,013*	13,581*
Borrowings from Reserve Bank	5,130	-426	4,557	-1,360	2,722	-2,321
Cash in hand and Balances with Reserve Bank	77,392	475	-61	14,643	-6,083	9,544
Cash in hand	5,517	138	389	187	704	766
Balances with Reserve Bank	71,875	337	-451	14,456	-6,787	8,778
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,377	585	1,703	1,070	2,710	2,585
Money at call and short notice	32,514	-1,643	179	10,834	-242	14,163
Advances to Banks	2,797	-290	1,554	-745	1,753	-861
Other assets	2,359	2	586	440	428	351
Investments⁽⁵⁾	3,60,879	2,694	51,549	51,935	53,285	54,736
		(0.8)	(20.2)	(16.8)	(21.1)	(17.9)
Government securities	3,30,037	2,659	52,274	51,581	53,790	54,546
Other approved securities	30,842	35	-725	354	-505	190
Bank Credit	5,04,621	3,511	55,747	68,662	71,115	80,037
		(0.7)	(15.1)	(15.7)	(20.1)	(18.9)
Food Credit	39,611	18	9,111	13,920	8,591	13,684
Non-food credit	4,65,009	3,493	46,636	54,742	62,524	66,352
Loans, cash-credit and overdrafts	4,63,753	3,115	53,176	62,846	66,388	73,102
Inland bills- purchased discounted ⁽⁶⁾	4,934	41	-107	146	460	148
Foreign bills-purchased discounted	18,562	354	1,231	5,804	2,084	6,590
	9,244	-124	500	358	899	493
	8,127	124	947	-492	1,284	-296
Cash-Deposit Ratio	8.18					
Investment-Deposit Ratio	38.15					
Credit-Deposit Ratio	53.35					

@ : 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.