

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

(Rs. crore)

<i>Item</i>	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Feb. 23#	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	47,183	379	3,417	10,473	5,916	11,356
Borrowings from Banks <sup>(1)</sup>	22,553	1,419	527	6,286	-609	9,954
Other demand and time liabilities <sup>(2)</sup>	1,266	-284	280	405	359	264
<b>Liabilities to Others</b>						
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 <sup>(3)</sup>	2,773	140	1,369	39	680	265
Other demand and time liabilities	88,212	208	14,557*	9,770*	16,013*	13,581*
<b>Borrowings from Reserve Bank</b>	<b>5,130</b>	<b>-426</b>	<b>4,557</b>	<b>-1,360</b>	<b>2,722</b>	<b>-2,321</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>77,392</b>	<b>475</b>	<b>-61</b>	<b>14,643</b>	<b>-6,083</b>	<b>9,544</b>
Cash in hand	5,517	138	389	187	704	766
Balances with Reserve Bank	71,875	337	-451	14,456	-6,787	8,778
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	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
<b>Investments<sup>(5)</sup></b>	<b>3,60,879</b>	<b>2,694</b>	<b>51,549</b>	<b>51,935</b>	<b>53,285</b>	<b>54,736</b>
		(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
<b>Bank Credit</b>	<b>5,04,621</b>	<b>3,511</b>	<b>55,747</b>	<b>68,662</b>	<b>71,115</b>	<b>80,037</b>
		(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	4,934	41	-107	146	460	148
discounted <sup>(6)</sup>	18,562	354	1,231	5,804	2,084	6,590
Foreign bills-purchased	9,244	-124	500	358	899	493
discounted	8,127	124	947	-492	1,284	-296
<b>Cash-Deposit Ratio</b>	<b>8.18</b>					
<b>Investment-Deposit Ratio</b>	<b>38.15</b>					
<b>Credit-Deposit Ratio</b>	<b>53.35</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.