

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Mar. 9#	Fortnight	1999-2000	2000-2001	2000	2001
1	2		4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	49,243	2,059	3,376	12,532	4,829	13,456
Borrowings from Banks ⁽¹⁾	23,366	814	382	7,100	630	10,913
Other demand and time liabilities ⁽²⁾	1,382	116	134	521	162	526
Liabilities to Others						
Aggregate deposits@	9,51,054	5,208	92,700	1,37,710	1,14,889	1,44,329
		(0.6)	(13.0)	(16.9)	(16.6)	(17.9)
			[13.3]	[14.1]	[17.0]	[15.0]
Demand	1,36,183	2,047	5,649	8,816	20,209	13,110
Time@	8,14,872	3,161	87,051*	1,28,893*	94,680*	1,31,219*
Borrowings ⁽³⁾	2,158	-616	1,415	-576	694	-397
Other demand and time liabilities	90,206	1,994	15,376*	11,764*	15,900*	14,757*
Borrowings from Reserve Bank	5,981	851	2,110	-510	-686	977
Cash in hand and Balances with Reserve Bank	77,323	-70	-2,732	14,573	-7,489	12,145
Cash in hand	5,581	63	111	250	526	1,107
Balances with Reserve Bank	71,742	-133	-2,843	14,323	-8,015	11,037
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,866	489	1,724	1,559	2,052	3,053
Money at call and short notice	31,713	-801	-527	10,033	882	14,068
Advances to Banks	3,880	1,082	1,547	338	1,797	228
Other assets	2,320	-39	569	400	607	328
Investments⁽⁵⁾	3,64,954	4,075	52,430	56,010	54,605	57,929
		(1.1)	(20.6)	(18.1)	(21.6)	(18.9)
Government securities	3,34,121	4,084	53,259	55,665	55,434	57,644
Other approved securities	30,834	-9	-829	345	-829	285
Bank Credit	5,04,945	324	58,209	68,986	71,806	77,899
		(0.1)	(15.8)	(15.8)	(20.2)	(18.2)
Food Credit	39,928	317	8,119	14,237	8,203	14,993
Non-food credit	4,65,017	7	50,090	54,749	63,603	62,905
Loans, cash-credit and overdrafts	4,64,038	284	54,897	63,130	66,528	71,665
Inland bills- purchased	5,377	443	-22	589	398	506
discounted ⁽⁶⁾	17,876	-686	1,738	5,119	2,541	5,397
Foreign bills-purchased	9,478	235	519	592	1,017	709
discounted	8,175	48	1,077	-444	1,322	-379
Cash-Deposit Ratio	8.13					
Investment-Deposit Ratio	38.37					
Credit-Deposit Ratio	53.09					

@ : 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.