

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2001		Financial year so far		Year-on-year	
	Mar. 23#	Fortnight	1999-2000	2000-2001	2000	2001
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	50,366	1,124	4,300	13,655	4,300	13,655
Borrowings from Banks <sup>(1)</sup>	23,899	533	4,195	7,633	4,195	7,633
Other demand and time liabilities <sup>(2)</sup>	1,857	475	139	996	139	996
<b>Liabilities to Others</b>						
Aggregate deposits@	9,57,588	6,534	99,320	1,44,243	99,320	1,44,243
		(0.7)	(13.9)	(17.7)	(13.9)	(17.7)
			[14.3]	[14.9]	[14.3]	[14.9]
Demand	1,40,679	4,497	9,943	13,313	9,943	13,313
Time@	8,16,908	2,037	89,376*	1,30,930*	89,376*	1,30,930*
Borrowings <sup>(3)</sup>	2,486	328	1,594	-248	1,594	-248
Other demand and time liabilities	92,315	2,109	18,369*	13,873*	18,369*	13,873*
<b>Borrowings from Reserve Bank</b>	<b>3,896</b>	<b>-2,085</b>	<b>3,597</b>	<b>-2,595</b>	<b>3,597</b>	<b>-2,595</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>65,203</b>	<b>-12,119</b>	<b>-5,160</b>	<b>2,454</b>	<b>-5,160</b>	<b>2,454</b>
Cash in hand	5,660	79	968	329	968	329
Balances with Reserve Bank	59,544	-12,198	-6,128	2,124	-6,128	2,124
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,946	1,080	3,219	2,639	3,219	2,639
Money at call and short notice	35,040	3,327	3,508	13,360	3,508	13,360
Advances to Banks	4,352	472	1,438	810	1,438	810
Other assets	2,350	31	497	431	497	431
<b>Investments<sup>(5)</sup></b>	<b>3,69,838</b>	<b>4,883</b>	<b>54,349</b>	<b>60,893</b>	<b>54,349</b>	<b>60,893</b>
		(1.3)	(21.3)	(19.7)	(21.3)	(19.7)
Government securities	3,39,172	5,051	55,238	60,716	55,238	60,716
Other approved securities	30,666	-168	-889	177	-889	177
<b>Bank Credit</b>	<b>5,08,922</b>	<b>3,977</b>	<b>67,121</b>	<b>72,964</b>	<b>67,121</b>	<b>72,964</b>
		(0.8)	(18.2)	(16.7)	(18.2)	(16.7)
Food Credit	39,991	63	8,875	14,300	8,875	14,300
Non-food credit	4,68,931	3,914	58,246	58,664	58,246	58,664
Loans, cash-credit and overdrafts	4,67,754	3,716	63,432	66,847	63,432	66,847
Inland bills- purchased	5,018	-359	-105	230	-105	230
discounted <sup>(6)</sup>	18,514	637	2,016	5,756	2,016	5,756
Foreign bills-purchased	9,257	-222	635	371	635	371
discounted	8,379	204	1,143	-240	1,143	-240
<b>Cash-Deposit Ratio</b>	<b>6.81</b>					
<b>Investment-Deposit Ratio</b>	<b>38.62</b>					
<b>Credit-Deposit Ratio</b>	<b>53.15</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.