

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2000		Variation over			
	Sep. 29#	Month	Financial year so far		Year-on-year	
			1999-2000	2000-2001	1999	2000
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	39,320	-270	1,571	2,609	6,050	5,338
Borrowings from Banks ⁽¹⁾	15,735	1,507	1,434	-531	3,794	2,229
Other demand and time liabilities ⁽²⁾	1,194	-284	28	333	313	444
Liabilities to Others						
Aggregate deposits	8,88,034 @	27,051	51,680	74,689	1,04,046	1,22,329
		(3.1)	(7.2)	(9.2)	(15.7)	(16.0)
			[7.4]	[9.4]	[16.2]	[16.4]
Demand	1,32,100	9,656	-4,445	4,734	11,025	19,122
Time	7,55,934 @	17,394	56,125*	69,955*	93,021 *	1,03,207*
Borrowings ⁽³⁾	5,272	2,604	817	2,538	482	3,315
Other demand and time liabilities	82,240	3,523	1,404*	3,798*	12,768*	20,763 *
Borrowings from Reserve Bank	6,719	468	1,310	228	898	2,515
Cash in hand and Balances with Reserve Bank						
Cash in hand	5,346	143	224	15	774	760
Balances with Reserve Bank	72,915	10,347	1,817	15,495	2,570	7,550
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,585	669	-218	-722	1,249	2,715
Money at call and short notice	19,546	1,420	3,561	-2,134	8,669	-2,187
Advances to Banks	2,841	-309	116	-701	1,035	621
Other assets	1,754	-412	548	-166	744	-216
Investments⁽⁵⁾	3,36,295	3,775	35,438	27,351	38,166	46,263
		(1.1)	(13.9)	(8.9)	(15.2)	(16.0)
Government securities	3,05,286	3,803	35,766	26,831	38,259	46,303
Other approved securities	31,009	-28	-328	521	-92	-41
Bank Credit						
	4,71,248	9,479	11,821	35,290	49,968	90,590
		(2.1)	(3.2)	(8.1)	(15.1)	(23.8)
Food Credit	32,131	-505	3,716	6,439	4,453	11,599
Non-food credit	4,39,117	9,984	8,104	28,850	45,515	78,991
Loans, cash-credit and overdrafts	4,32,763	8,786	13,858	31,856	47,686	81,430
Inland bills- purchased	4,622	282	-754	-166	87	482
discounted ⁽⁶⁾	16,573	728	-558	3,815	908	6,388
Foreign bills-purchased	8,890	221	-633	3	502	1,272
discounted	8,401	-538	-93	-218	785	1,018
Cash-Deposit Ratio	8.81					
Investment-Deposit Ratio	37.87					
Credit-Deposit Ratio	53.07					

@ : Includes Rs. 17,945 crore on account of proceeds from Resurgent India Bonds (RIBs), since August 28, 1998. Figures in italics are percentage variations net of RIBs.

(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.

Note : Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for reporting purposes.