

Table 2.3
Important Banking Indicators - Scheduled Commercial Banks

(Amount in Rupees crore)

Item	Outstand- ing as on March 24- -2000	Variations during the financial year*							
		1999-2000				1998-99			
		2000-01		1999-2000 ##		2000-01		1999-2000 ##	
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8	9	10
1. Gross Demand & Time Liabilities (2+3+4+6)	9,48,358	1,27915	15.6	1,417,12	20.9	35,284	3.7	14,588	1.8
2. Aggregate Deposits (a+b)	8,13,344	99,319	13.9	1,15,540	19.3	37,081	4.6	15,170	2.1
I) Excluding RIBs (a+b(i))	7,95,399	99,319	14.3	97,595	16.3	37,081	4.7	15,170	2.2
a) Demand Deposits	1,27,366	9,943	8.5	14,910	14.5	917	0.7	-9,333	-7.9
b) Time Deposits	6,85,978	89,376	15.0	1,00,630	20.3	36,164	5.3	24,503	4.1
b) (i) Excl. RBIs	6,68,033	89,376	15.4	82,685	16.7	36,164	5.4	24,503	4.2
3. Other Borrowing #	2,734	1,594	139.8	-139	-10.9	-310	-11.3	124	10.8
4. Other Demand and Time Liabilities	78,442	18,369	30.6	13,394	28.7	-2,464	-3.1	1,916	3.2
5. Borrowings from RBI	6,491	3,597	124.3	2,499	633.4	2,222	34.2	1,382	47.7
6. Inter-bank Liabilities	53,838	8,634	19.1	12,917	40.0	977	1.8	-2,620	-5.8
7. Bank Credit (a+b)	4,35,958	67,121	18.2	44,758	13.8	19,303	4.4	1,654	0.4
a) Food Credit	25,691	8,875	52.8	4,331	34.7	7,491	29.2	5,174	30.8
b) Non-food Credit	4,10,267	58,246	16.5	40,427	13.0	11,812	2.9	-3,520	-1.0
8. Investments (a+b)	3,08,944	54,349	21.3	35,890	16.4	18,738	6.1	21,866	8.6
a) Government securities	2,78,456	55,239	24.7	36,260	19.4	18,236	6.5	21,900	9.8
b) Other Approved securities	30,488	-889	-2.8	-371	-1.2	502	1.6	-33	-0.1
9. Cash in hand	5,330	968	22.2	754	20.9	233	4.4	-159	-3.7
10. Balances with RBI	57,419	-6,129	-9.6	5,850	10.1	3,513	6.1	2,068	3.3

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Table 2.3 (Continued)

11. Inter Bank Assets	43,448	8661	24.9	10,544	43.5	-5739	-13.2	-1013	-2.9
12. Credit Deposit Ratio (%)	53.6	....	67.6	....	38.7	....	52.1	....	10.9
13. Non-food Credit-Deposit Ratio(%)	50.4	....	58.6	....	35.0	....	31.9	....	-23.2
14. Investment Deposit Ratio (%)	38.0	....	54.7	....	31.1	....	50.5	....	144.1
Memo Items :									
I. Non-Deposit Resources (1-2-11+II)	91,954	19,850	27.5	15,815	28.1	3,897	4.2	388	0.5
II. Bills Rediscounted with Financial Institutions	388	-85	-18.0	187	65.4	-45*	-11.6*	-43*	-9.1*
III. Call Money Borrowings from Financial Institutions@	7,770	1,289	19.9	695	12.0	761*	9.8*	-744*	-11.5*

P Provisional.

Other than from RBI/IDBI/NABARD/EXIM Bank.

... Not applicate

@ Variations relate to end-May for columns 7 to 10.

+ Figures relate to fortnightly averages.

*** April-June.**

Source : R.B.I. Bulletin Annual Report,1999-2000.