

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	2001	Month	1999-2000	2000-2001	2000	2001
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	52,876	5,693	11,127	16,166	11,127	9,339
Borrowings from Banks ⁽¹⁾	25,640	3,087	2,982	9,373	2,982	10,586
Other demand and time liabilities ⁽²⁾	1,431	165	319	570	319	390
Liabilities to Others						
Aggregate deposits@	9,83,268	37,422	1,37,568	1,69,923	1,37,568	1,31,675
		(4.0)	(19.3)	(20.9)	(19.3)	(15.5)
			[19.8]	[18.1]	[19.8]	[12.7]
Demand	1,52,828	18,692	27,860	25,461	27,860	7,545
Time@	8,30,440	18,730	1,09,708*	1,44,462*	1,09,708*	1,24,130*
Borrowings ⁽³⁾	6,250	3,476	3,062	3,516	3,062	2,047
Other demand and time liabilities	94,297	6,085	20,459*	15,855*	20,459*	13,765*
Borrowings from Reserve Bank	5,980	849	6,619	-511	6,619	-3,533
Cash in hand and Balances with Reserve Bank	82,547	5,154	15,494	19,797	15,494	-857
Cash in hand	5,607	90	1,261	277	1,261	-16
Balances with Reserve Bank	76,939	5,064	14,233	19,520	14,233	-842
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	20,148	2,771	6,154	3,841	6,154	906
Money at call and short notice	38,105	5,591	864	16,425	864	19,069
Advances to Banks	3,899	1,101	1,140	357	1,140	654
Other assets	2,379	20	259	459	259	698
Investments⁽⁵⁾	3,66,648	5,769	57,101	57,704	57,101	54,952
		(1.6)	(22.4)	(18.7)	(22.4)	(17.6)
Government securities	3,35,904	5,866	58,282	57,448	58,282	54,404
Other approved securities	30,745	-98	-1,181	256	-1,181	548
Bank Credit	5,24,945	20,324	85,232	88,986	85,232	70,876
		(4.0)	(23.1)	(20.4)	(23.1)	(15.6)
Food Credit	39,761	150	8,110	14,070	8,110	14,835
Non-food credit	4,85,184	20,174	77,122	74,917	77,122	56,041
Loans, cash-credit and overdrafts	4,81,925	18,172	77,641	81,018	77,641	66,809
Inland bills- purchased	5,221	286	1,461	432	1,461	-1,134
discounted ⁽⁶⁾	19,320	758	3,085	6,562	3,085	5,493
Foreign bills-purchased	9,550	306	1,246	664	1,246	53
discounted	8,929	802	1,798	310	1,798	-345
Cash-Deposit Ratio	8.40					
Investment-Deposit Ratio	37.29					
Credit-Deposit Ratio	53.39					

@ : 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.

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