

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2001		Variation over			
	Apr. 6#	Fortnight	Financial year so far		Year-on-year	
			2000-2001	2001-2002	2000	2001
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	53,260	2,887	3,812	2,887	6,137	12,737
Borrowings from Banks ⁽¹⁾	26,586	2,692	-233	2,692	4,669	10,553
Other demand and time liabilities ⁽²⁾	2,141	299	257	299	-233	1,023
Liabilities to Others						
Aggregate deposits@	9,93,374	35,366	25,756	35,366	1,19,627	1,54,273
		(3.7)	(3.2)	(3.7)	(16.6)	(18.4)
			[3.2]	[3.9]	[17.1]	[15.7]
Demand	1,53,742	12,959	6,105	12,959	20,305	20,270
Time@	8,39,632	22,406	19,650*	22,406*	99,323*	1,34,003*
Borrowings ⁽³⁾	2,628	154	-399	154	1,035	293
Other demand and time liabilities	96,532	4,184	384*	4,184*	17,313*	17,707*
Borrowings from Reserve Bank	2,210	-1,686	-5,113	-1,686	465	832
Cash in hand and Balances with Reserve Bank	68,489	3,288	-10,578	3,288	-15,777	16,317
Cash in hand	5,550	-108	-641	-108	741	861
Balances with Reserve Bank	62,939	3,396	-9,937	3,396	-16,518	15,457
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	20,118	1,275	1,888	1,275	3,816	1,922
Money at call and short notice	39,598	4,140	2,389	4,140	4,670	15,528
Advances to Banks	3,318	-1,014	-946	-1,014	1,022	722
Other assets	2,874	564	280	564	713	675
Investments⁽⁵⁾	3,66,628	-3,206	20,027	-3,206	63,003	37,657
		(-0.9)	(6.5)	(-0.9)	(23.7)	(11.4)
Government securities	3,37,322	-1,758	20,132	-1,758	64,177	38,735
Other approved securities	29,306	-1,448	-105	-1,448	-1,174	-1,078
Bank Credit	5,28,128	19,046	10,806	19,046	76,739	81,364
		(3.7)	(2.5)	(3.7)	(20.7)	(18.2)
Food Credit	37,832	-2,159	-763	-2,159	8,640	12,904
Non-food credit	4,90,296	21,205	11,569	21,205	68,098	68,459
Loans, cash-credit and overdrafts	4,84,588	16,676	7,487	16,676	71,124	76,193
Inland bills- purchased	5,370	352	791	352	314	-210
discounted ⁽⁶⁾	19,766	1,252	1,493	1,252	2,701	5,515
Foreign bills-purchased	9,664	404	388	404	785	390
discounted	8,740	362	647	362	1,815	-525
Cash-Deposit Ratio	6.89					
Investment-Deposit Ratio	36.91					
Credit-Deposit Ratio	53.17					

@ : 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.