

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Apr. 20#	Fortnight	2000-2001	2001-2002	2000	2001
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	51,567	-1,693	2,428	1,194	5,804	12,428
Borrowings from Banks ⁽¹⁾	24,436	-2,149	-1,108	543	3,078	9,278
Other demand and time liabilities ⁽²⁾	1,802	-338	262	-40	245	679
Liabilities to Others						
Aggregate deposits@	9,89,855	-3,519	20,370	31,847	1,16,019	1,56,140
		(-0.4)	(2.5)	(3.3)	(16.2)	(18.7)
			[2.6]	[3.5]	[16.6]	[16.0]
Demand	1,47,693	-6,049	-148	6,910	17,382	20,474
Time@	8,42,162	2,530	20,518*	24,936*	98,637*	1,35,666*
Borrowings ⁽³⁾	2,927	299	-342	453	375	535
Other demand and time liabilities	99,177	2,644	3,550*	6,828*	15,427*	24,285*
Borrowings from Reserve Bank	5,843	3,633	-1,423	1,947	-153	775
Cash in hand and Balances with Reserve Bank	74,933	6,444	8,136	9,731	-2,913	4,048
Cash in hand	5,649	99	7	-9	1,217	312
Balances with Reserve Bank	69,284	6,345	8,129	9,740	-4,130	3,736
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	20,996	878	1,302	2,153	3,776	3,387
Money at call and short notice	35,731	-3,866	-2,713	273	1,403	16,764
Advances to Banks	3,595	277	-1,142	-737	670	1,195
Other assets	2,353	-521	318	43	691	115
Investments⁽⁵⁾	3,85,984	19,356	8,327	16,151	52,899	68,713
		(5.3)	(2.7)	(4.4)	(20.0)	(21.7)
Government securities	3,55,082	17,760	8,398	16,002	54,001	68,228
Other approved securities	30,901	1,596	-72	148	-1,102	485
Bank Credit	5,19,273	-8,855	8,182	10,191	76,407	75,133
		(-1.7)	(1.9)	(2.0)	(20.8)	(16.9)
Food Credit	36,107	-1,725	-202	-3,884	6,555	10,618
Non-food credit	4,83,165	-7,130	8,383	14,075	69,852	64,515
Loans, cash-credit and overdrafts	4,74,737	-9,851	4,947	6,825	69,982	68,882
Inland bills- purchased	5,848	479	427	831	473	633
discounted ⁽⁶⁾	19,935	169	1,846	1,420	3,337	5,331
Foreign bills-purchased	9,506	-159	278	246	1,060	341
discounted	9,248	507	683	869	1,555	-54
Cash-Deposit Ratio	7.57					
Investment-Deposit Ratio	38.99					
Credit-Deposit Ratio	52.46					

@ : 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.