

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Apr. 27#	Month	2001-2002	2000-2001	2000	2001
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	51,798	-1,079	2,637	1,425	6,457	12,451
Borrowings from Banks <sup>(1)</sup>	28,451	2,811	566	4,557	1,692	11,618
Other demand and time liabilities <sup>(2)</sup>	1,737	306	125	-105	192	751
<b>Liabilities to Others</b>						
Aggregate deposits@	9,91,754	8,486 (0.9)	22,907 (2.8)	33,746 (3.5)	1,15,772 (16.1)	1,55,502 (18.6)
			<i>[2.9]</i>	<i>[3.7]</i>	<i>[16.5]</i>	<i>[15.9]</i>
Demand	1,47,055	-5,773	1,899	6,272	18,400	17,790
Time@	8,44,699	14,259	21,009*	27,474*	97,372*	1,37,712*
Borrowings <sup>(3)</sup>	5,832	-418	1,653	3,358	1,237	1,445
Other demand and time liabilities	97,296	2,999	-3,820*	4,947*	11,245*	22,674*
<b>Borrowings from Reserve Bank</b>	<b>6,235</b>	<b>255</b>	<b>1,057</b>	<b>2,339</b>	<b>176</b>	<b>-1,313</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	5,875	268	157	217	1,109	388
Balances with Reserve Bank	76,532	-407	5,186	16,988	-9,484	13,927
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	20,662	514	1,882	1,820	4,709	2,473
Money at call and short notice	42,133	4,028	1,400	6,675	1,500	19,053
Advances to Banks	3,878	-20	-1,163	-454	886	1,499
Other assets	2,294	-84	-184	-15	-3,668	559
<b>Investments<sup>(5)</sup></b>	<b>3,77,733</b>	<b>11,085</b>	<b>14,988</b>	<b>7,900</b>	<b>59,179</b>	<b>53,801</b>
		(3.0)	(4.9)	(2.1)	(22.4)	(16.6)
Government securities	3,46,469	10,565	15,022	7,389	60,247	52,990
Other approved securities	31,265	520	-34	512	-1,068	811
<b>Bank Credit</b>	<b>5,18,833</b>	<b>-6,112</b>	<b>8,593</b>	<b>9,751</b>	<b>74,125</b>	<b>74,281</b>
		(-1.2)	(2.0)	(1.9)	(20.0)	(16.7)
Food Credit	39,309	-452	2,099	-682	7,728	11,519
Non-food credit	4,79,524	-5,660	6,494	10,433	66,397	62,763
Loans, cash-credit and overdrafts	4,75,032	-6,893	5,426	7,121	67,638	68,699
Inland bills- purchased	5,505	285	152	488	90	565
discounted <sup>(6)</sup>	19,771	451	2,343	1,257	3,591	4,670
Foreign bills-purchased	10,003	453	251	743	1,134	866
discounted	8,521	-408	421	142	1,672	-519
<b>Cash-Deposit Ratio</b>	<b>8.31</b>					
<b>Investment-Deposit Ratio</b>	<b>38.09</b>					
<b>Credit-Deposit Ratio</b>	<b>52.31</b>					

@ : 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 an alternate Friday for the reporting purposes.