

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	May 4#	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	50,821	-745	2,274	449	6,277	11,837
Borrowings from Banks ⁽¹⁾	24,797	361	-2,181	904	2,167	10,712
Other demand and time liabilities ⁽²⁾	1,723	-80	127	-119	-337	734
Liabilities to Others						
Aggregate deposits@	9,91,318	1,463 (0.1)	22,362 (2.7)	33,310 (3.5)	1,17,695 (16.4)	1,55,611 (18.6)
			<i>[2.8]</i>	<i>[3.6]</i>	<i>[16.8]</i>	<i>[15.9]</i>
Demand	1,44,499	-3,193	374	3,717	20,921	16,758
Time@	8,46,819	4,657	21,988*	29,593*	96,775*	1,38,853*
Borrowings ⁽³⁾	2,432	-495	-224	-42	-1,600	-78
Other demand and time liabilities	93,487	-5,690	-2,122*	1,139*	16,671*	17,168*
Borrowings from Reserve Bank	6,418	575	-697	2,522	-2,235	624
Cash in hand and Balances with Reserve Bank						
Cash in hand	5,829	179	-278	171	899	777
Balances with Reserve Bank	67,792	-1,492	-7,852	8,248	-21,719	18,225
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	20,058	-937	716	1,216	3,304	3,035
Money at call and short notice	37,589	1,858	250	2,131	6,320	15,659
Advances to Banks	4,355	760	-947	23	910	1,760
Other assets	2,279	-73	312	-30	734	49
Investments⁽⁵⁾	3,86,337	353	22,803	16,503	63,950	54,590
		(0.1)	(7.4)	(4.5)	(23.9)	(16.5)
Government securities	3,54,992	-91	22,700	15,912	64,840	53,836
Other approved securities	31,345	444	102	592	-890	754
Bank Credit	5,17,560	-1,713	7,112	8,478	74,667	74,490
		(-0.3)	(1.6)	(1.7)	(20.3)	(16.8)
Food Credit	43,097	6,990	3,365	3,106	8,258	14,040
Non-food credit	4,74,463	-8,702	3,747	5,372	66,409	60,449
Loans, cash-credit and overdrafts	4,74,573	-163	3,419	6,662	67,176	70,247
Inland bills- purchased discounted ⁽⁶⁾	5,420	-428	358	403	302	274
	19,492	-442	2,592	978	4,228	4,142
Foreign bills-purchased discounted	9,738	233	255	478	1,199	597
	8,336	-912	487	-43	1,761	-770
Cash-Deposit Ratio	7.43					
Investment-Deposit Ratio	38.97					
Credit-Deposit Ratio	52.21					

@ : 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.