

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	2001	May 18#	Fortnight	2000-2001	2001-2002	2000
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	49,616	-1,205	1,672	-756	6,066	11,234
Borrowings from Banks <sup>(1)</sup>	23,847	-950	-2,933	-46	2,859	10,514
Other demand and time liabilities <sup>(2)</sup>	1,809	87	534	-32	385	414
<b>Liabilities to Others</b>						
Aggregate deposits@	9,98,299	6,981	23,160	40,290	1,16,411	1,61,794
		(0.7)	(2.8)	(4.2)	(16.2)	(19.3)
			[2.9]	[4.4]	[16.6]	[16.6]
Demand	1,43,649	-850	-2,078	2,866	17,613	18,360
Time@	8,54,650	7,831	25,238*	37,424*	98,798*	1,43,433*
Borrowings <sup>(3)</sup>	2,345	-87	-246	-129	-331	-143
Other demand and time liabilities	93,730	242	-2,829*	1,381*	16,795*	18,117*
<b>Borrowings from Reserve Bank</b>	<b>4,772</b>	<b>-1,646</b>	<b>3,851</b>	<b>876</b>	<b>5,382</b>	<b>-5,569</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>77,119</b>	<b>3,499</b>	<b>7,467</b>	<b>11,918</b>	<b>511</b>	<b>6,902</b>
Cash in hand	6,018	190	144	360	1,016	544
Balances with Reserve Bank	71,101	3,309	7,323	11,557	-505	6,358
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,955	-1,103	84	112	3,518	2,564
Money at call and short notice	34,581	-3,009	-3,049	-877	3,010	15,949
Advances to Banks	4,342	-13	-930	10	742	1,730
Other assets	2,182	-97	226	-127	285	37
<b>Investments<sup>(5)</sup></b>	<b>3,85,477</b>	<b>-859</b>	<b>18,167</b>	<b>15,644</b>	<b>57,315</b>	<b>58,366</b>
		(-0.2)	(5.9)	(4.2)	(21.2)	(17.8)
Government securities	3,54,225	-767	17,995	15,145	58,210	57,774
Other approved securities	31,252	-92	172	499	-895	592
<b>Bank Credit</b>	<b>5,20,329</b>	<b>2,769</b>	<b>6,544</b>	<b>11,247</b>	<b>75,316</b>	<b>77,826</b>
		(0.5)	(1.5)	(2.2)	(20.5)	(17.6)
Food Credit	46,436	3,339	4,601	6,445	8,495	16,144
Non-food credit	4,73,893	-571	1,943	4,802	66,821	61,683
Loans, cash-credit and overdrafts	4,77,981	3,408	3,719	10,070	67,615	73,284
Inland bills- purchased	5,377	-43	90	360	614	499
discounted <sup>(6)</sup>	19,022	-470	2,376	508	4,371	3,889
Foreign bills-purchased	9,505	-233	-55	245	1,102	674
discounted	8,443	107	342	64	1,615	-519
<b>Cash-Deposit Ratio</b>	<b>7.73</b>					
<b>Investment-Deposit Ratio</b>	<b>38.61</b>					
<b>Credit-Deposit Ratio</b>	<b>52.12</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.