

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2001		Variation over			
	May 25#	Month	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	48,572	-3,226	1,474	-1,800	6,054	10,387
Borrowings from Banks ⁽¹⁾	25,863	-2,587	-308	1,970	2,653	9,904
Other demand and time liabilities ⁽²⁾	1,929	192	645	88	144	423
Liabilities to Others						
Aggregate deposits@	9,99,473	7,719	28,482	41,465	1,19,468	1,57,646
		(0.8)	(3.5)	(4.3)	(16.5)	(18.7)
			[3.6]	[4.5]	[17.0]	[16.0]
Demand	1,42,617	-4,437	1,274	1,835	20,510	13,977
Time@	8,56,856	12,156	27,208*	39,630*	98,958*	1,43,669*
Borrowings ⁽³⁾	4,189	-1,643	3,326	1,714	2,212	-1,872
Other demand and time liabilities	93,018	-4,278	-3,081*	669*	13,917*	17,657*
Borrowings from Reserve Bank	4,056	-2,178	4,137	160	2,212	-6,571
Cash in hand and Balances with Reserve Bank	74,304	-8,103	7,143	9,102	-6,408	4,411
Cash in hand	6,249	374	140	591	933	778
Balances with Reserve Bank	68,055	-8,477	7,003	8,512	-7,341	3,633
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,719	-1,943	189	-123	3,621	2,223
Money at call and short notice	38,162	-3,971	471	2,704	4,188	16,011
Advances to Banks	4,275	397	-876	-57	1,186	1,609
Other assets	1,887	-407	-235	-422	360	204
Investments⁽⁵⁾	3,91,584	13,851	21,307	21,751	58,754	61,333
		(3.7)	(6.9)	(5.9)	(21.6)	(18.6)
Government securities	3,60,312	13,843	21,144	21,232	60,127	60,712
Other approved securities	31,272	7	163	519	-1,373	621
Bank Credit	5,14,965	-3,868	6,534	5,883	75,667	72,472
		(-0.7)	(1.5)	(1.2)	(20.6)	(16.4)
Food Credit	47,572	8,263	5,152	7,580	8,130	16,728
Non-food credit	4,67,393	-12,131	1,382	-1,698	67,537	55,744
Loans, cash-credit and overdrafts	4,73,127	-1,906	3,993	5,215	67,732	68,227
Inland bills- purchased	5,011	-494	-64	-6	526	287
discounted ⁽⁶⁾	18,848	-924	2,402	333	4,882	3,688
Foreign bills-purchased	9,276	-728	8	15	1,174	382
discounted	8,704	183	196	325	1,354	-111
Cash-Deposit Ratio	7.43					
Investment-Deposit Ratio	39.18					
Credit-Deposit Ratio	51.52					

@ : 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.