

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

(Rs. crore)

Item	Outstanding as on 2001		Variation over			
	Jun. 1#	Fortnight	Financial year so far		Year-on-year	
			2000-2001	2001-2002	2000	2001
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	47,974	-1,642	1,679	-2,399	6,511	9,584
Borrowings from Banks <sup>(1)</sup>	24,679	831	-2,469	785	2,697	10,881
Other demand and time liabilities <sup>(2)</sup>	1,790	-20	357	-52	243	572
<b>Liabilities to Others</b>						
Aggregate deposits@	10,03,032	4,734 (0.5)	28,193 (3.5)	45,024 (4.7)	1,17,261 (16.2)	1,61,495 (19.2)
Demand	1,41,896	-1,753	-644	1,113	20,059	15,174
Time@	8,61,137	6,487	28,837*	43,911*	97,202*	1,46,322*
Borrowings <sup>(3)</sup>	2,267	-78	539	-207	1,343	-1,005
Other demand and time liabilities	93,573	-157	-1,884*	1,224*	15,181*	17,015*
<b>Borrowings from Reserve Bank</b>	<b>1,665</b>	<b>-3,107</b>	<b>669</b>	<b>-2,231</b>	<b>2,748</b>	<b>-5,495</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>64,635</b>	<b>-12,484</b>	<b>-1,538</b>	<b>-567</b>	<b>-7,734</b>	<b>3,424</b>
Cash in hand	6,212	194	-117	554	938	999
Balances with Reserve Bank	58,423	-12,678	-1,421	-1,121	-8,672	2,425
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,222	-733	240	-621	3,887	1,675
Money at call and short notice	38,679	4,099	-1,617	3,221	3,258	18,617
Advances to Banks	4,582	240	-944	250	948	1,984
Other assets	1,642	-541	104	-668	552	-381
<b>Investments<sup>(5)</sup></b>	<b>3,98,266</b>	<b>12,789</b>	<b>22,486</b>	<b>28,433</b>	<b>58,981</b>	<b>66,836</b>
Government securities	3,67,364	13,139	22,790	28,284	60,846	66,118
Other approved securities	30,902	-350	-303	149	-1,865	717
<b>Bank Credit</b>	<b>5,15,693</b>	<b>-4,636</b>	<b>8,388</b>	<b>6,611</b>	<b>78,624</b>	<b>71,346</b>
Food Credit	48,731	2,294	5,945	8,740	9,218	17,094
Non-food credit	4,66,962	-6,931	2,443	-2,129	69,406	54,252
Loans, cash-credit and overdrafts	4,74,086	-3,896	6,003	6,174	70,559	67,176
Inland bills- purchased	5,086	-291	28	69	563	270
discounted <sup>(6)</sup>	18,758	-264	2,265	244	4,698	3,736
Foreign bills-purchased	9,235	-270	-38	-25	1,176	387
discounted	8,527	85	131	148	1,628	-223
<b>Cash-Deposit Ratio</b>	<b>6.44</b>					
<b>Investment-Deposit Ratio</b>	<b>39.71</b>					
<b>Credit-Deposit Ratio</b>	<b>51.41</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.