

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	2001 Jun. 15#	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	47,320	-654	1,337	-3,052	6,946	9,273
Borrowings from Banks ⁽¹⁾	23,364	-1,314	-700	-529	4,299	7,798
Other demand and time liabilities ⁽²⁾	1,604	-186	300	-238	270	443
Liabilities to Others						
Aggregate deposits@	10,02,976	-56	27,125	44,968	1,17,928	1,62,507
		(—)	(3.3)	(4.7)	(16.3)	(19.3)
			[3.4]	[4.9]	[16.7]	[16.6]
Demand	1,40,079	-1,817	-3,353	-704	18,450	16,066
Time@	8,62,898	1,761	30,478*	45,672*	99,478*	1,46,441*
Borrowings ⁽³⁾	2,224	-44	115	-251	1,449	-626
Other demand and time liabilities	94,319	746	-1,041*	1,970*	16,406*	16,918*
Borrowings from Reserve Bank	4,765	3,100	4,657	869	7,285	-6,384
Cash in hand and Balances with Reserve Bank	78,699	14,064	3,335	13,497	1,171	12,614
Cash in hand	6,345	133	303	687	1,372	712
Balances with Reserve Bank	72,354	13,931	3,032	12,810	-201	11,902
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,091	-131	-384	-752	3,533	2,167
Money at call and short notice	33,254	-5,425	-2,284	-2,204	907	13,858
Advances to Banks	4,776	194	-1,361	444	791	2,595
Other assets	2,045	404	248	-264	729	-122
Investments⁽⁵⁾	3,91,710	-6,556	19,282	21,877	54,389	63,485
		(-1.6)	(6.2)	(5.9)	(19.9)	(19.3)
Government securities	3,60,809	-6,555	19,689	21,729	55,694	62,664
Other approved securities	30,902	-1	-407	149	-1,305	820
Bank Credit	5,16,665	972	10,964	7,583	83,328	69,742
		(0.2)	(2.5)	(1.5)	(22.9)	(15.6)
Food Credit	48,798	67	6,390	8,807	9,860	16,717
Non-food credit	4,67,867	905	4,574	-1,224	73,468	53,026
Loans, cash-credit and overdrafts	4,76,304	2,218	8,700	8,393	74,766	66,697
Inland bills- purchased	5,069	-18	-21	51	801	302
discounted ⁽⁶⁾	18,199	-559	2,033	-316	4,722	3,408
Foreign bills-purchased	8,950	-286	39	-310	1,213	25
discounted	8,143	-384	213	-236	1,827	-689
Cash-Deposit Ratio	7.85					
Investment-Deposit Ratio	39.05					
Credit-Deposit Ratio	51.51					

@ : 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.