

## Appendix Table III.6 : Important Banking Indicators-Scheduled Commercial Banks

(Amount in Rupees crore)

Item	Outstanding as on March 23, 2001		Variations							
			Financial year				First Quarter			
			2000-01		1999-2000		2001-02P		2000-01	
	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8	9	10	
<b>1. Gross Demand and Time Liabilities</b>	<b>11,33,480</b>	<b>1,85,122</b>	<b>19.5</b>	<b>1,27,915</b>	<b>15.6</b>	<b>50,548</b>	<b>4.5</b>	<b>39,993</b>	<b>4.2</b>	
<b>(2+3+4+6)</b>										
<b>2. Aggregate Deposits (a+b)</b>	<b>9,62,618</b>	<b>1,49,273</b>	<b>18.4</b>	<b>99,319</b>	<b>13.9</b>	<b>50,457</b>	<b>5.2</b>	<b>40,562</b>	<b>5.0</b>	
(i) Excl. IMDs (a+b ( i ) )	9,36,956	1,23,611	15.2							
a. Demand deposits	1,42,552	15,186	11.9	9,943	8.5	3,727	2.6	2,873	2.3	
b. Time deposits	8,20,066	1,34,088	19.5	89,376	15.0	46,730	5.7	37,689	5.5	
(i) Excl. IMDs	7,94,404	1,08,426	15.8							
3. Other Borrowings #	2,566	-168	-6.1	1,594	139.8	-349	-13.6	-279	-10.2	
4. Other Demand and Time Liabilities	91,208	12,766	16.3	18,369	30.6	2,427	2.7	-1,491	-1.9	
5. Borrowings from the RBI	3,896	-2,595	-40.0	3,597	124.3	-280	-7.2	2,222	34.2	
6. Inter-bank Liabilities	77,088	23,250	43.2	8,634	19.1	-1,987	-2.6	1,201	2.2	
<b>7. Bank Credit (a+b)</b>	<b>5,11,434</b>	<b>75,476</b>	<b>17.3</b>	<b>67,121</b>	<b>18.2</b>	<b>7,223</b>	<b>1.4</b>	<b>23,976</b>	<b>5.5</b>	
a. Food Credit	39,991	14,300	55.7	8,875	52.8	10,349	25.9	7,491	29.2	
b. Non-food Credit	4,71,443	61,176	14.9	58,246	16.5	-3,126	-0.7	16,485	4.0	
<b>8. Investments (a+b)</b>	<b>3,70,160</b>	<b>61,216</b>	<b>19.8</b>	<b>54,349</b>	<b>21.3</b>	<b>23,966</b>	<b>6.5</b>	<b>18,930</b>	<b>6.1</b>	
a. Government securities	3,40,035	61,579	22.1	55,239	24.7	23,426	6.9	18,839	6.8	
b. Other approved securities	30,125	-363	-1.2	-889	-2.8	540	1.8	91	0.3	
9. Cash in hand	5,658	328	6.2	968	22.2	864	15.3	420	7.9	
10. Balances with the RBI	59,544	2,125	3.7	-6,129	-9.6	14,782	24.8	3,435	6.0	
11. Inter-Bank Assets	62,355	18,907	43.5	8,661	24.9	-160	-0.3	-5,492	-12.6	
12. Credit-Deposit Ratio (%)	53.1	-	50.6	-	67.6	-	14.3	-	59.1	
13. Non-food Credit-Deposit Ratio (%)	49.0	-	41.0	-	58.6	-	-6.2	-	40.6	
14. Investment-Deposit Ratio (%)	38.5	-	41.0	-	54.7	-	47.5	-	46.7	
<b>Memo Items:</b>										
I. Non-Deposit Resources (1-2-11+II)	1,09,520	17,916	21.2	19,866	27.7	251	-2.6	4,923	-6.6	
II. Bills Rediscounted with Financial Institutions	1,013	975	251.3	-69	-15.1	-313	-30.9	67	17.8	
III. Call Money Borrowings from Financial Institutions	8,723	953	12.3	1,289	19.9	-4,125	-47.3	761	9.8	

P Provisional.

# Other than from RBI/IDBI/NABARD/EXIM Bank.

**Note :** 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.