

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

(Amount in Rupees crore)

Item	Outstanding as on March 22,	Variations								
		Financial year				First Quarter				
		2001-02		2000-01		2002-03 P		2001-02		
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	
1	2	3	4	5	6	7	8	9	10	
1. Gross Demand and Time Liabilities (2+3+4+6)	12,72,174	1,38,694	12.2	1,85,122	19.5	1,03,356	8.1	54,569	4.8	
2. Aggregate Deposits (a+b)	11,03,360	1,40,742	14.6	1,49,274	18.4	1,00,606 (58,014)	9.1 (5.3)	54,171	5.6	
a. Demand Deposits	1,53,048	10,496	7.4	15,186	11.9	3,677	2.4	5,392	3.8	
b. Time Deposits	9,50,312	1,30,246	15.9	1,34,088	19.5	96,928 (54,336)	10.2 (5.7)	48,780	5.9	
3. Other Borrowings #	3,029	462	18.0	-168	-6.1	-423	-14.0	-341	-13.3	
4. Other Demand and Time Liabilities	1,11,883	20,676	22.7	12,766	16.3	-1,671	-1.5	2,205	2.4	
5. Borrowings from the RBI	3,616	-280	-7.2	-2,595	-40.0	-3,280	-90.7	-280	-7.2	
6. Inter-bank Liabilities	53,902	-23,186	-30.1	23,250	43.2	4,844	9.0	-1,467	-1.9	
7. Bank Credit (a+b)	5,89,723	78,289	15.3	75,476	17.3	58,328	9.9	7,982	1.6	
a. Food Credit	53,978	13,987	35.0	14,300	55.7	7,030	13.0	10,349	25.9	
b. Non-food Credit	5,35,745	64,302	13.6	61,176	14.9	51,298	9.6	-2,367	-0.5	
8. Investments (a+b)	4,38,269	68,110	18.4	61,215	19.8	46,080	10.5	23,216	6.3	
a. Government Securities	4,11,176	71,142	20.9	61,579	22.1	45,647	11.1	24,213	7.1	
b. Other Approved Securities	27,093	-3,032	-10.1	-363	-1.2	433	1.6	-997	-3.3	
9. Cash in Hand	6,245	587	10.4	328	6.2	931	14.9	1,242	22.0	
10. Balances with the RBI	62,402	2,858	4.8	2,125	3.7	-7,334	-11.8	14,782	24.8	
11. Inter-Bank Assets	52,864	-9,491	-15.2	18,907	43.5	714	1.3	367	0.6	
12. Credit-Deposit Ratio (%)	53.4	-	55.6	-	50.6	-	58.0	-	14.7	
13. Non-food Credit-Deposit Ratio (%)	48.6	-	45.7	-	41.0	-	51.0	-	-4.4	
14. Investment-Deposit Ratio (%)	39.7	-	48.4	-	41.0	-	45.8	-	42.9	
Memo Items:										
I. Non-Deposit Resources (1-2-11+II)	1,16,856	7,469	6.8	17,383	18.9	2,022	1.7	378	0.4	
II. Bills Rediscounted with Financial Institutions	906	26	3.0	441	100.5	-14*	2.0*	348*	94.8*	
III. Call Money Borrowings from Financial Institutions@	7,367	-1,356	-15.5	953	12.3	999**	19.5**	-1,897**	-27.0**	

P Provisional.

- Not applicable.

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

* Data pertain to June 2002.

** Data pertain to May 2002.

@ Inclusive of borrowings by Primary Dealers.

Figures in brackets exclude the impact of mergers since May 3, 2002.

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.