

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	2001	Fortnight	2000-2001	2001-2002	2000	2001
1	Jun. 29#	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	48,204	884	1,943	-2,546	6,889	9,551
Borrowings from Banks ⁽¹⁾	25,382	2,018	-1,003	1,335	2,999	10,119
Other demand and time liabilities ⁽²⁾	1,515	-89	260	-776	-14	393
Liabilities to Others						
Aggregate deposits@	10,13,074	10,098	40,561	50,456	1,23,851	1,59,168
		(1.0)	(5.0)	(5.2)	(17.0)	(18.6)
			[5.1]	[5.5]	[17.4]	[16.0]
Demand	1,46,279	6,200	2,872	3,727	21,987	16,040
Time@	8,66,796	3,898	37,689	46,730	1,01,864	1,43,128
Borrowings ⁽³⁾	2,217	-6	-279	-349	-1,955	-238
Other demand and time liabilities	93,635	-684	-1,491	2,427	15,934	16,684
Borrowings from Reserve Bank	3,616	-1,149	2,222	-280	1,599	-5,097
Cash in hand and Balances with Reserve Bank	80,848	2,149	3,931	15,646	-8,323	14,166
Cash in hand	6,522	177	419	864	1,303	772
Balances with Reserve Bank	74,326	1,972	3,512	14,782	-9,626	13,394
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,690	599	-1,097	-1,166	2,768	3,480
Money at call and short notice	37,139	3,885	-3,214	1,511	691	18,673
Advances to Banks	4,504	-272	-1,457	-428	631	2,420
Other assets	1,862	-184	276	-76	889	-334
Investments⁽⁵⁾	3,94,126	2,416	18,930	23,967	51,347	66,252
		(0.6)	(6.1)	(6.5)	(18.6)	(20.2)
Government securities	3,63,461	2,652	18,839	23,426	52,126	66,166
Other approved securities	30,665	-236	91	541	-780	86
Bank Credit	5,18,657	1,992	23,976	7,223	94,317	58,722
		(0.4)	(5.5)	(1.4)	(25.8)	(12.8)
Food Credit	50,340	1,542	7,491	10,349	10,770	17,158
Non-food credit	4,68,317	450	16,485	-3,126	83,547	41,564
Loans, cash-credit and overdrafts	4,78,799	2,495	21,179	8,584	85,382	56,713
Inland bills- purchased	4,937	-131	213	29	1,104	-63
discounted ⁽⁶⁾	18,020	-179	2,152	-554	4,691	3,110
Foreign bills-purchased	9,033	83	28	-318	1,361	119
discounted	7,867	-276	405	-519	1,779	-1,156
Cash-Deposit Ratio	7.98					
Investment-Deposit Ratio	38.90					
Credit-Deposit Ratio	51.20					

@ : 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.