

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on	Fortnight	Financial year so far		Year-on-year	
	Jul. 13#		2000-2001	2001-2002	2000	2001
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	47,204	-1,000	1,959	-3,546	7,185	8,534
Borrowings from Banks ⁽¹⁾	22,564	-2,819	-1,637	-1,483	2,729	7,934
Other demand and time liabilities ⁽²⁾	1,468	-47	276	-823	382	331
Liabilities to Others						
Aggregate deposits@	10,15,862	2,788	36,963	53,244	1,14,385	1,65,555
		(0.3)	(4.5)	(5.5)	(15.5)	(19.5)
			[4.6]	[5.8]	[15.9]	[16.8]
Demand	1,42,686	-3,592	-4,604	134	14,906	19,924
Time@	8,73,176	6,380	41,567	53,110	99,479	1,45,631
Borrowings ⁽³⁾	2,592	374	239	25	1,614	-382
Other demand and time liabilities	92,293	-1,341	-3,196	1,086	14,614	17,048
Borrowings from Reserve Bank	4,468	852	1,742	572	2,503	-3,764
Cash in hand and Balances with Reserve Bank	73,660	-7,188	5,549	8,458	-4,507	5,361
Cash in hand	6,551	29	-65	893	894	1,286
Balances with Reserve Bank	67,109	-7,217	5,615	7,565	-5,401	4,075
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,806	116	-1,164	-1,050	2,313	3,662
Money at call and short notice	32,361	-4,778	-4,559	-3,267	594	15,240
Advances to Banks	4,714	209	-1,317	-219	408	2,489
Other assets	2,006	144	348	69	393	-262
Investments⁽⁵⁾	4,02,810	8,684	20,337	32,651	49,927	73,529
		(2.2)	(6.6)	(8.8)	(17.9)	(22.3)
Government securities	3,72,175	8,714	20,217	32,140	50,634	73,502
Other approved securities	30,635	-30	120	510	-706	26
Bank Credit	5,23,047	4,390	20,236	11,613	83,805	66,853
		(0.8)	(4.6)	(2.3)	(22.5)	(14.7)
Food Credit	50,778	438	7,182	10,787	10,177	17,905
Non-food credit	4,72,269	3,952	13,054	826	73,629	48,948
Loans, cash-credit and overdrafts	4,83,078	4,279	17,956	12,863	75,257	64,215
Inland bills- purchased	4,933	-4	-337	25	604	482
discounted ⁽⁶⁾	17,859	-162	2,290	-715	4,707	2,811
Foreign bills-purchased	8,904	-129	-54	-447	1,310	71
discounted	8,273	406	381	-113	1,926	-727
Cash-Deposit Ratio	7.25					
Investment-Deposit Ratio	39.65					
Credit-Deposit Ratio	51.49					

@ : 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.