

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Jul. 27#	Fortnight	2000-2001	2001-2002	2000	2001
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	44,798	-2,406	2,490	-5,952	6,914	5,597
Borrowings from Banks <sup>(1)</sup>	23,001	437	-4,485	-1,046	-1,166	11,219
Other demand and time liabilities <sup>(2)</sup>	1,412	-56	475	-879	713	76
<b>Liabilities to Others</b>						
Aggregate deposits@	10,21,779	5,917	42,433	59,161	1,12,431	1,66,001
		(0.6)	(5.2)	(6.1)	(15.1)	(19.4)
			[5.3]	[6.4]	[15.5]	[16.8]
Demand	1,42,438	-248	-3,319	-114	14,756	18,391
Time@	8,79,341	6,165	45,752	59,275	97,675	1,47,610
Borrowings <sup>(3)</sup>	2,191	-401	-400	-375	325	-144
Other demand and time liabilities	94,607	2,314	-3,749	3,399	15,011	19,914
<b>Borrowings from Reserve Bank</b>	<b>6,441</b>	<b>1,972</b>	<b>-644</b>	<b>2,544</b>	<b>3,086</b>	<b>594</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	6,465	-86	97	807	989	1,038
Balances with Reserve Bank	71,220	4,112	2,324	11,677	-6,331	11,477
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,389	-417	-958	-1,468	2,409	3,040
Money at call and short notice	31,301	-1,060	-4,144	-4,327	-3,460	13,765
Advances to Banks	4,562	-151	-852	-370	760	1,872
Other assets	1,875	-131	-1	-63	222	-43
<b>Investments<sup>(5)</sup></b>	<b>4,06,732</b>	<b>3,923</b>	<b>22,584</b>	<b>36,573</b>	<b>50,221</b>	<b>75,204</b>
		(1.0)	(7.3)	(9.9)	(17.9)	(22.7)
Government securities	3,76,023	3,848	22,702	35,989	50,997	74,865
Other approved securities	30,709	74	-118	584	-776	339
<b>Bank Credit</b>	<b>5,24,184</b>	<b>1,137</b>	<b>21,599</b>	<b>12,750</b>	<b>85,505</b>	<b>66,627</b>
		(0.2)	(5.0)	(2.5)	(23.0)	(14.6)
Food Credit	51,027	249	7,117	11,036	10,317	18,219
Non-food credit	4,73,157	889	14,482	1,715	75,189	48,408
Loans, cash-credit and overdrafts	4,84,748	1,670	19,512	14,533	77,022	64,329
Inland bills- purchased	4,643	-290	-343	-265	501	197
discounted <sup>(6)</sup>	17,758	-101	2,402	-816	4,801	2,598
Foreign bills-purchased	8,996	92	-143	-355	1,128	252
discounted	8,039	-234	170	-347	2,054	-750
<b>Cash-Deposit Ratio</b>	<b>7.60</b>					
<b>Investment-Deposit Ratio</b>	<b>39.81</b>					
<b>Credit-Deposit Ratio</b>	<b>51.30</b>					

@ : 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.