

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2001		Financial year so far		Year-on-year	
	Aug. 10#	Fortnight	2000-2001	2001-2002	2000	2001
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	39,633	-5,165	2,814	-11,117	7,377	108
Borrowings from Banks ⁽¹⁾	17,625	-5,376	-3,870	-6,422	106	5,228
Other demand and time liabilities ⁽²⁾	1,534	122	1,597	-757	1,623	-924
Liabilities to Others						
Aggregate deposits@	10,24,828	3,049	45,857	62,210	1,13,038	1,65,626
		(0.3)	(5.6)	(6.5)	(15.1)	(19.3)
			[5.8]	[6.8]	[15.5]	[16.6]
Demand	1,40,561	-1,877	-6,359	-1,991	14,716	19,554
Time@	8,84,267	4,926	52,216	64,201	98,322	1,46,072
Borrowings ⁽³⁾	3,498	1,307	-186	932	1,023	950
Other demand and time liabilities	94,368	-239	-1,862	3,160	15,334	17,788
Borrowings from Reserve Bank	1,896	-4,545	175	-2,000	-1,902	-4,770
Cash in hand and Balances with Reserve Bank						
Cash in hand	71,472	-6,214	5,079	6,270	-4,244	3,643
Cash in hand	6,312	-153	-397	655	915	1,379
Balances with Reserve Bank	65,159	-6,061	5,476	5,616	-5,159	2,264
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,097	-292	-915	-1,760	2,598	2,704
Money at call and short notice	29,357	-1,943	-4,264	-6,271	557	11,942
Advances to Banks	1,779	-2,784	-580	-3,154	1,118	-1,183
Other assets	1,873	-1	213	-64	674	-259
Investments⁽⁵⁾	4,06,076	-657	23,867	35,916	48,676	73,265
		(-0.2)	(7.7)	(9.7)	(17.1)	(22.0)
Government securities	3,75,474	-550	23,875	35,439	49,200	73,143
Other approved securities	30,602	-107	-8	477	-523	122
Bank Credit	5,26,703	2,519	21,826	15,269	84,377	68,919
		(0.5)	(5.0)	(3.0)	(22.6)	(15.1)
Food Credit	51,184	157	6,006	11,193	9,638	19,487
Non-food credit	4,75,519	2,362	15,820	4,076	74,739	49,433
Loans, cash-credit and overdrafts	4,87,661	2,913	19,496	17,446	75,721	67,258
Inland bills- purchased	4,638	-5	-295	-270	711	145
discounted ⁽⁶⁾	18,129	371	2,651	-445	4,989	2,720
Foreign bills-purchased	8,303	-693	-75	-1,047	1,205	-508
discounted	7,972	-68	49	-414	1,751	-696
Cash-Deposit Ratio	6.97					
Investment-Deposit Ratio	39.62					
Credit-Deposit Ratio	51.39					

@ : 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.