

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding		Variation over			
	as on	Month	Financial year so far		Year-on-year	
	2001 Aug. 31#		2000-2001	2001-2002	2000	2001
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	36,875	-7,923	2,383	-13,875	6,268	-2,219
Borrowings from Banks ⁽¹⁾	20,211	-2,790	-2,666	-3,836	2,374	6,610
Other demand and time liabilities ⁽²⁾	1,419	7	870	-872	999	-313
Liabilities to Others						
Aggregate deposits@	10,35,822	14,043	49,911	73,204	1,11,232	1,72,566
		(1.4)	(6.1)	(7.6)	(14.8)	(20.0)
			[6.3]	[8.0]	[15.2]	[17.4]
Demand	1,41,710	-729	-4,491	-842	14,404	18,834
Time@	8,94,112	14,771	54,402	74,046	96,828	1,53,732
Borrowings ⁽³⁾	4,194	2,003	-40	1,628	1,105	1,500
Other demand and time liabilities	96,107	1,500	-463	4,899	17,364	18,129
Borrowings from Reserve Bank	748	-5,692	-240	-3,148	3,480	-5,503
Cash in hand and Balances with Reserve Bank	69,638	-8,047	5,276	4,436	-733	1,612
Cash in hand	6,517	52	128	859	1,181	1,059
Balances with Reserve Bank	63,121	-8,099	5,149	3,578	-1,914	554
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,850	-538	-1,386	-2,006	2,334	2,929
Money at call and short notice	32,608	1,307	-3,241	-3,020	-2,144	14,169
Advances to Banks	1,795	-2,767	-224	-3,138	1,398	-1,523
Other assets	1,943	69	67	6	480	-43
Investments⁽⁵⁾	4,17,895	11,163	23,538	47,736	44,903	85,413
		(2.7)	(7.6)	(12.9)	(15.6)	(25.7)
Government securities	3,87,176	11,153	23,444	47,141	45,319	85,276
Other approved securities	30,719	10	94	594	-416	137
Bank Credit	5,28,823	4,639	26,307	17,389	87,500	66,557
		(0.9)	(6.0)	(3.4)	(23.3)	(14.4)
Food Credit	50,338	-689	6,944	10,347	10,948	17,702
Non-food credit	4,78,485	5,328	19,363	7,042	76,552	48,855
Loans, cash-credit and overdrafts	4,90,006	5,258	23,605	19,791	78,470	65,493
Inland bills- purchased	4,531	-112	-266	-378	703	9
discounted ⁽⁶⁾	17,785	27	3,009	-789	5,364	2,018
Foreign bills-purchased	8,559	-437	-239	-792	1,144	-88
discounted	7,943	-96	198	-443	1,819	-875
Cash-Deposit Ratio	6.72					
Investment-Deposit Ratio	40.34					
Credit-Deposit Ratio	51.05					

@ : 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.

Note : Based on Special Returns submitted by the Banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.