

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Sep. 7#	2001 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	37,119	170	2,008	-13,631	5,600	-1,600
Borrowings from Banks ⁽¹⁾	19,605	-1,527	-2,172	-4,442	1,393	5,511
Other demand and time liabilities ⁽²⁾	1,503	74	458	-788	488	183
Liabilities to Others						
Aggregate deposits@	10,35,143	5,004	52,714	72,526	1,15,124	1,69,085
		(0.5)	(6.5)	(7.5)	(15.3)	(19.5)
			[6.6]	[7.9]	[15.7]	[16.9]
Demand	1,40,326	-3,551	-5,064	-2,226	17,170	18,024
Time@	8,94,817	8,555	57,778	74,751	97,954	1,51,061
Borrowings ⁽³⁾	2,288	221	584	-278	1,153	-1,030
Other demand and time liabilities	95,340	2,270	-177	4,132	17,282	17,075
Borrowings from Reserve Bank	5,282	1,834	274	1,386	717	-1,482
Cash in hand and Balances with Reserve Bank						
Cash in hand	6,251	77	-341	593	1,051	1,261
Balances with Reserve Bank	78,008	5,711	11,573	18,465	-2,226	9,016
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,113	419	-1,039	-1,743	2,412	2,844
Money at call and short notice	27,532	-1,954	-5,387	-8,096	-1,121	11,240
Advances to Banks	1,675	-829	-320	-3,257	1,122	-1,547
Other assets	1,914	-73	17	-23	192	-22
Investments⁽⁵⁾	4,09,367	1,947	23,009	39,207	43,067	77,413
		(0.5)	(7.4)	(10.6)	(14.9)	(23.3)
Government securities	3,78,487	1,773	22,868	38,452	43,550	77,163
Other approved securities	30,880	175	141	755	-483	250
Bank Credit						
	5,27,634	-183	27,505	16,200	88,176	64,171
		(-)	(6.3)	(3.2)	(23.5)	(13.8)
Food Credit	50,069	-568	6,759	10,078	11,505	17,619
Non-food credit	4,77,565	385	20,746	6,122	76,671	46,552
Loans, cash-credit and overdrafts						
	4,89,141	-209	25,176	18,926	79,832	63,059
Inland bills- purchased	4,703	-210	-370	-205	303	285
discounted ⁽⁶⁾	17,409	-168	3,230	-1,165	5,959	1,422
Foreign bills-purchased	8,377	330	-381	-974	1,032	-129
discounted	8,004	73	-149	-382	1,049	-467
Cash-Deposit Ratio	8.14					
Investment-Deposit Ratio	39.55					
Credit-Deposit Ratio	50.97					

@ : 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.