

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on		Variation over			
	2001 Sep. 28#	Month	Financial year so far		Year-on-year	
			2000-2001	2001-2002	2000	2001
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	35,369	-1,506	3,329	-15,382	6,058	-4,671
Borrowings from Banks ⁽¹⁾	19,935	-276	-1,124	-4,112	1,636	4,793
Other demand and time liabilities ⁽²⁾	1,450	31	606	-841	717	-17
Liabilities to Others						
Aggregate deposits@	10,52,472	16,650	81,687	89,854	1,29,327	1,57,441
		(1.6)	(10.0)	(9.3)	(16.9)	(17.6)
			[10.3]	[9.8]	[17.3]	[15.0]
Demand	1,46,131	4,421	8,461	3,579	22,849	10,304
Time@	9,06,341	12,229	73,226	86,275	1,06,478	1,47,137
Borrowings ⁽³⁾	5,234	1,040	4,449	2,668	5,225	-1,949
Other demand and time liabilities	96,891	783	3,453	5,683	20,417	14,996
Borrowings from Reserve Bank	3,653	2,905	228	-243	2,515	-3,066
Cash in hand and Balances with Reserve Bank	83,085	13,447	15,539	17,883	8,339	4,796
Cash in hand	6,177	-340	44	519	789	802
Balances with Reserve Bank	76,908	13,787	15,495	17,364	7,550	3,993
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,148	-702	-340	-2,708	3,097	1,181
Money at call and short notice	29,881	-2,727	-1,815	-5,747	-1,868	10,015
Advances to Banks	2,041	246	-333	-2,892	989	-1,168
Other assets	1,993	50	-299	56	-350	373
Investments⁽⁵⁾	4,13,988	-3,907	27,501	43,829	46,412	77,543
		(-0.9)	(8.9)	(11.8)	(16.0)	(23.0)
Government securities	3,82,842	-4,334	27,286	42,807	46,759	77,099
Other approved securities	31,146	427	214	1,022	-347	444
Bank Credit	5,36,881	8,057	40,546	25,447	95,847	60,376
		(1.5)	(9.3)	(5.0)	(25.2)	(12.7)
Food Credit	47,924	-2,414	6,439	7,933	11,599	15,794
Non-food credit	4,88,956	10,471	34,107	17,513	84,248	44,582
Loans, cash-credit and overdrafts	4,98,508	8,502	36,482	28,293	86,056	61,119
Inland bills- purchased	4,800	269	342	-108	990	-330
discounted ⁽⁶⁾	17,266	-519	3,728	-1,308	6,301	781
Foreign bills-purchased	8,390	-169	152	-961	1,420	-648
discounted	7,916	-27	-157	-470	1,079	-546
Cash-Deposit Ratio	7.89					
Investment-Deposit Ratio	39.33					
Credit-Deposit Ratio	51.01					

@ : 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.