

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	2001 Oct. 5#	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	35,190	-104	2,740	-15,560	5,550	-4,261
Borrowings from Banks ⁽¹⁾	20,651	1,962	228	-3,395	3,676	4,157
Other demand and time liabilities ⁽²⁾	1,417	-9	350	-874	357	206
Liabilities to Others						
Aggregate deposits@	10,50,513	12,028	72,687	87,895	1,17,928	1,64,481
		(1.2)	(8.9)	(9.1)	(15.4)	(18.6)
			[9.1]	[9.6]	[15.7]	[16.0]
Demand	1,44,392	4,413	917	1,840	17,225	16,109
Time@	9,06,120	7,615	71,770	86,054	1,00,703	1,48,372
Borrowings ⁽³⁾	3,884	690	-314	1,318	416	1,464
Other demand and time liabilities	1,00,828	6,069	3,975	9,620	17,781	18,411
Borrowings from Reserve Bank	2,488	-1,664	-1,060	-1,408	-2,142	-2,943
Cash in hand and Balances with Reserve Bank	73,481	-949	9,293	8,280	-2,103	1,438
Cash in hand	6,151	-1	-463	493	953	1,284
Balances with Reserve Bank	67,330	-948	9,757	7,787	-3,056	154
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,452	154	-641	-2,404	2,247	1,787
Money at call and short notice	28,504	1,533	-2,254	-7,124	1,972	9,079
Advances to Banks	2,038	189	-390	-2,895	789	-1,114
Other assets	2,074	51	68	136	297	86
Investments⁽⁵⁾	4,14,917	-662	25,670	44,758	42,398	80,302
		(-0.2)	(8.3)	(12.1)	(14.5)	(24.0)
Government securities	3,83,698	-705	25,636	43,664	43,056	79,606
Other approved securities	31,219	43	34	1,094	-658	696
Bank Credit	5,42,538	13,183	42,211	31,104	88,209	64,369
		(2.5)	(9.7)	(6.1)	(22.6)	(13.5)
Food Credit	50,202	1,941	7,193	10,211	11,632	17,318
Non-food credit	4,92,337	11,242	35,018	20,894	76,577	47,051
Loans, cash-credit and overdrafts	5,03,628	12,211	37,796	33,413	79,076	64,925
Inland bills- purchased	4,911	224	205	3	433	-82
discounted ⁽⁶⁾	17,543	508	3,997	-1,031	5,976	788
Foreign bills-purchased	8,260	70	91	-1,091	1,170	-718
discounted	8,197	170	122	-189	1,554	-545
Cash-Deposit Ratio	6.99					
Investment-Deposit Ratio	39.50					
Credit-Deposit Ratio	51.65					

@ : 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.