

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2001 Fortnight		Financial year so far		Year-on-year	
	Nov. 2#		2000-2001	2001-2002	2000	2001
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	32,562	-163	1,717	-18,188	3,733	-5,865
Borrowings from Banks <sup>(1)</sup>	20,669	-704	732	-3,378	5,321	3,670
Other demand and time liabilities <sup>(2)</sup>	1,896	439	273	-395	248	761
<b>Liabilities to Others</b>						
Aggregate deposits@	10,52,603	3,303	74,986	89,986	1,18,554	1,64,273
		(0.3)	(9.2)	(9.3)	(15.4)	(18.5)
			[9.4]	[9.8]	[15.8]	[15.9]
Demand	1,42,795	513	227	243	17,345	15,202
Time@	9,09,808	2,791	74,759	89,742	1,01,209	1,49,071
Borrowings <sup>(3)</sup>	3,736	-1,123	-349	1,169	220	1,350
Other demand and time liabilities	1,08,921	9,485	4,385	17,713	15,378	26,094
<b>Borrowings from Reserve Bank</b>	<b>5,406</b>	<b>782</b>	<b>-603</b>	<b>1,510</b>	<b>-1,819</b>	<b>-483</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>82,096</b>	<b>3,426</b>	<b>15,678</b>	<b>16,895</b>	<b>2,672</b>	<b>3,668</b>
Cash in hand	6,083	-883	587	425	1,843	166
Balances with Reserve Bank	76,013	4,309	15,092	16,469	829	3,502
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,672	266	-868	-2,184	1,922	2,233
Money at call and short notice	24,169	-3,280	-3,553	-11,459	2,281	6,042
Advances to Banks	1,890	-127	-277	-3,043	846	-1,375
Other assets	2,002	-186	191	65	408	-108
<b>Investments<sup>(5)</sup></b>	<b>4,16,319</b>	<b>775</b>	<b>24,400</b>	<b>46,160</b>	<b>41,797</b>	<b>82,975</b>
		(0.2)	(7.9)	(12.5)	(14.3)	(24.9)
Government securities	3,85,324	661	24,532	45,289	42,614	82,336
Other approved securities	30,995	114	-132	871	-816	639
<b>Bank Credit</b>	<b>5,45,934</b>	<b>1,809</b>	<b>42,682</b>	<b>34,500</b>	<b>83,223</b>	<b>67,294</b>
		(0.3)	(9.8)	(6.7)	(21.0)	(14.1)
Food Credit	52,075	1,795	9,465	12,084	11,978	16,918
Non-food credit	4,93,859	14	33,217	22,416	71,245	50,375
Loans, cash-credit and overdrafts	5,07,652	2,239	38,260	37,437	74,669	68,484
Inland bills- purchased	4,770	-206	293	-139	658	-311
discounted <sup>(6)</sup>	17,051	-361	4,574	-1,523	6,171	-280
Foreign bills-purchased	8,311	-120	-3	-1,040	1,196	-573
discounted	8,151	256	-443	-235	528	-25
<b>Cash-Deposit Ratio</b>	<b>7.80</b>					
<b>Investment-Deposit Ratio</b>	<b>39.55</b>					
<b>Credit-Deposit Ratio</b>	<b>51.87</b>					

@ : 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.