

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Nov. 16#	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	31,243	-1,319	1,594	-19,508	4,137	-7,062
Borrowings from Banks ⁽¹⁾	19,944	-725	136	-4,103	3,578	3,541
Other demand and time liabilities ⁽²⁾	1,773	-123	423	-518	305	489
Liabilities to Others						
Aggregate deposits@	10,56,897	3,837	1,01,274	94,279	1,43,008	1,42,278
		(0.4)	(12.5)	(9.8)	(18.5)	(15.6)
			[9.5]	[10.3]	[15.6]	[16.3]
Demand	1,42,191	-604	230	-361	18,386	14,595
Time@	9,14,706	4,441	1,01,044	94,640	1,24,623	1,27,683
Borrowings ⁽³⁾	1,871	-1,408	274	-696	911	-1,137
Other demand and time liabilities	1,05,333	-3,586	3,689	14,126	15,276	23,203
Borrowings from Reserve Bank	3,978	-1,428	-867	82	1,829	-1,647
Cash in hand and Balances with Reserve Bank						
Cash in hand	6,413	329	597	755	1,241	485
Balances with Reserve Bank	68,875	-7,138	8,539	9,331	5,089	2,916
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,408	-263	-1,044	-2,448	1,528	2,146
Money at call and short notice	25,073	904	-119	-10,555	2,089	3,513
Advances to Banks	1,927	37	-476	-3,006	1,059	-1,139
Other assets	1,848	-154	-120	-89	57	50
Investments⁽⁵⁾	4,18,977	2,658	38,237	48,818	51,420	71,796
		(0.6)	(12.4)	(13.2)	(17.4)	(20.7)
Government securities	3,88,073	2,750	38,319	48,039	52,277	71,299
Other approved securities	30,904	-92	-82	779	-857	497
Bank Credit						
	5,48,632	2,698	44,739	37,198	86,144	67,935
		(0.5)	(10.3)	(7.3)	(21.8)	(14.1)
Food Credit	51,237	-839	9,743	11,245	12,025	15,803
Non-food credit	4,97,395	3,536	34,996	25,953	74,119	52,132
Loans, cash-credit and overdrafts	5,09,897	2,245	39,468	39,682	76,250	69,522
Inland bills- purchased	4,930	160	224	22	824	-82
discounted ⁽⁶⁾	16,887	-164	4,993	-1,687	6,910	-863
Foreign bills-purchased	8,321	11	103	-1,029	1,357	-668
discounted	8,597	446	-50	211	802	27
Cash-Deposit Ratio	7.12					
Investment-Deposit Ratio	39.64					
Credit-Deposit Ratio	51.91					

@ : 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.