

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	2001	Fortnight	2000-2001	2001-2002	2000	2001
	Nov. 30#					
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	32,035	792	8,061	-18,715	10,648	-12,736
Borrowings from Banks ⁽¹⁾	18,483	-1,461	642	-5,564	4,893	1,574
Other demand and time liabilities ⁽²⁾	1,793	20	117	-498	140	814
Liabilities to Others						
Aggregate deposits@	10,61,981	5,084	1,04,952	99,363	1,42,049	1,43,684
		(0.5)	(12.9)	(10.3)	(18.3)	(15.6)
			[10.0]	[10.8]	[15.3]	[16.4]
Demand	1,43,300	1,109	1,278	748	16,587	14,655
Time@	9,18,681	3,975	1,03,674	98,615	1,25,462	1,29,029
Borrowings ⁽³⁾	1,898	28	-428	-668	-80	-407
Other demand and time liabilities	1,07,825	2,491	4,267	16,617	13,310	25,116
Borrowings from Reserve Bank	2,782	-1,195	-4,129	-1,114	763	421
Cash in hand and Balances with Reserve Bank	79,723	4,436	10,815	14,522	14,226	6,158
Cash in hand	6,755	342	250	1,097	1,162	1,175
Balances with Reserve Bank	72,969	4,094	10,565	13,425	13,064	4,984
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,901	493	180	-1,955	2,544	1,414
Money at call and short notice	24,757	-316	7,613	-10,871	9,276	-4,536
Advances to Banks	1,672	-255	-836	-3,261	-29	-1,034
Other assets	2,013	165	19	76	-3,364	76
Investments⁽⁵⁾	4,22,221	3,244	42,317	52,062	46,810	70,960
		(0.8)	(13.7)	(14.1)	(15.4)	(20.2)
Government securities	3,91,695	3,622	42,464	51,660	47,456	70,775
Other approved securities	30,526	-378	-147	401	-646	185
Bank Credit	5,49,040	408	45,445	37,606	84,651	67,637
		(0.1)	(10.4)	(7.4)	(21.3)	(14.0)
Food Credit	51,730	493	11,226	11,738	12,893	14,813
Non-food credit	4,97,310	-85	34,219	25,868	71,758	52,824
Loans, cash-credit and overdrafts	5,10,419	522	40,600	40,203	75,706	68,911
Inland bills- purchased	4,718	-212	-127	-190	350	57
discounted ⁽⁶⁾	17,263	376	4,857	-1,311	6,465	-351
Foreign bills-purchased	8,160	-161	310	-1,190	1,636	-1,035
discounted	8,479	-117	-195	94	494	56
Cash-Deposit Ratio	7.51					
Investment-Deposit Ratio	39.76					
Credit-Deposit Ratio	51.70					

@ : 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.