

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on	Fortnight	Financial year so far		Year-on-year	
	2001 Nov. 30#		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	32,035	792	8,061	-18,715	10,648	-12,736
Borrowings from Banks <sup>(1)</sup>	18,483	-1,461	642	-5,564	4,893	1,574
Other demand and time liabilities <sup>(2)</sup>	1,793	20	117	-498	140	814
<b>Liabilities to Others</b>						
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 <sup>(3)</sup>	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
<b>Borrowings from Reserve Bank</b>	<b>2,782</b>	<b>-1,195</b>	<b>-4,129</b>	<b>-1,114</b>	<b>763</b>	<b>421</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
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
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	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
<b>Investments<sup>(5)</sup></b>	<b>4,22,221</b>	<b>3,244</b>	<b>42,317</b>	<b>52,062</b>	<b>46,810</b>	<b>70,960</b>
		(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
<b>Bank Credit</b>						
	<b>5,49,040</b>	<b>408</b>	<b>45,445</b>	<b>37,606</b>	<b>84,651</b>	<b>67,637</b>
		(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
<b>Loans, cash-credit and overdrafts</b>						
	5,10,419	522	40,600	40,203	75,706	68,911
Inland bills- purchased	4,718	-212	-127	-190	350	57
discounted <sup>(6)</sup>	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
<b>Cash-Deposit Ratio</b>	<b>7.51</b>					
<b>Investment-Deposit Ratio</b>	<b>39.76</b>					
<b>Credit-Deposit Ratio</b>	<b>51.70</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.