

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

(Rs. crore)

<i>Item</i>	Outstanding		Variation over			
	as on	Fortnight	Financial year so far		Year-on-year	
	Dec. 14#		2000-2001	2001-2002	2000	2001
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	31,393	-642	8,745	-19,357	10,567	-14,063
Borrowings from Banks <sup>(1)</sup>	18,263	-220	3,080	-5,784	7,630	-1,084
Other demand and time liabilities <sup>(2)</sup>	1,778	-15	455	-513	349	462
<b>Liabilities to Others</b>						
Aggregate deposits@	10,62,628	647	1,08,239	1,00,010	1,43,728	1,41,045
		(0.1)	(13.3)	(10.4)	(18.5)	(15.3)
			<i>[10.4]</i>	<i>[10.9]</i>	<i>[15.5]</i>	<i>[16.1]</i>
Demand	1,42,488	-812	2,478	-64	18,546	12,644
Time@	9,20,140	1,459	1,05,760	1,00,074	1,25,183	1,28,401
Borrowings <sup>(3)</sup>	1,920	21	-342	-647	-154	-473
Other demand and time liabilities	1,06,755	-1,069	5,183	15,547	11,352	23,130
<b>Borrowings from Reserve Bank</b>	<b>3,014</b>	<b>231</b>	<b>-541</b>	<b>-882</b>	<b>3,953</b>	<b>-2,936</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>71,786</b>	<b>-7,938</b>	<b>14,713</b>	<b>6,584</b>	<b>14,587</b>	<b>-5,677</b>
Cash in hand	6,501	-254	149	843	844	1,022
Balances with Reserve Bank	65,285	-7,684	14,564	5,741	13,742	-6,698
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,835	-66	167	-2,021	2,204	1,361
Money at call and short notice	26,230	1,472	9,514	-9,398	12,170	-4,964
Advances to Banks	1,255	-417	-995	-3,678	84	-1,292
Other assets	1,869	-145	26	-69	-721	-76
<b>Investments<sup>(5)</sup></b>	<b>4,29,669</b>	<b>7,448</b>	<b>46,664</b>	<b>59,510</b>	<b>54,910</b>	<b>74,061</b>
		(1.8)	(15.1)	(16.1)	(18.3)	(20.8)
Government securities	3,99,359	7,664	46,770	59,325	55,391	74,134
Other approved securities	30,310	-216	-105	186	-481	-73
<b>Bank Credit</b>	<b>5,48,690</b>	<b>-350</b>	<b>49,615</b>	<b>37,256</b>	<b>84,264</b>	<b>63,117</b>
		(-0.1)	(11.4)	(7.3)	(21.0)	(13.0)
Food Credit	51,763	34	11,255	11,772	12,519	14,817
Non-food credit	4,96,926	-384	38,360	25,484	71,745	48,300
Loans, cash-credit and overdrafts	5,10,389	-30	45,020	40,174	75,574	64,462
Inland bills- purchased	4,732	14	62	-176	496	-119
discounted <sup>(6)</sup>	17,078	-185	4,654	-1,496	6,113	-334
Foreign bills-purchased	8,200	39	130	-1,151	1,424	-817
discounted	8,291	-188	-252	-95	658	-76
<b>Cash-Deposit Ratio</b>	<b>6.76</b>					
<b>Investment-Deposit Ratio</b>	<b>40.43</b>					
<b>Credit-Deposit Ratio</b>	<b>51.64</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. .
  - (6) Excludes bills rediscounted with the Reserve Bank of India.
- Figures in brackets denote percentage variation in the relevant period.