

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	2001 Dec. 28#	Fortnight	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	31,609	216	8,548	-19,141	9,055	-13,649
Borrowings from Banks <sup>(1)</sup>	17,831	-432	4,474	-6,216	9,028	-2,910
Other demand and time liabilities <sup>(2)</sup>	2,149	372	392	-142	-139	897
<b>Liabilities to Others</b>						
Aggregate deposits@	10,67,707	5,079 (0.5)	1,19,824 (14.7) [11.8]	1,05,089 (10.9) [11.4]	1,41,663 (17.9) [15.0]	1,34,538 (14.4) [15.1]
Demand	1,45,660	3,172	12,665	3,108	22,924	5,629
Time@	9,22,047	1,907	1,07,159	1,01,981	1,18,740	1,28,910
Borrowings <sup>(3)</sup>	3,332	1,413	-462	766	-320	1,060
Other demand and time liabilities	1,06,964	209	9,438	15,756	13,916	19,085
<b>Borrowings from Reserve Bank</b>	<b>6,986</b>	<b>3,972</b>	<b>201</b>	<b>3,090</b>	<b>4,138</b>	<b>294</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	6,654	153	1,343	996	795	-19
Balances with Reserve Bank	68,804	3,519	9,902	9,260	7,881	1,482
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,906	70	203	-1,951	1,182	1,395
Money at call and short notice	24,576	-1,654	10,451	-11,052	14,328	-7,555
Advances to Banks	1,544	289	-838	-3,389	-487	-1,159
Other assets	1,995	126	-79	58	-23	155
<b>Investments<sup>(5)</sup></b>	<b>4,28,375</b>	<b>-1,294</b>	<b>47,006</b>	<b>58,216</b>	<b>54,733</b>	<b>72,426</b>
		(-0.3)	(15.2)	(15.7)	(18.2)	(20.3)
Government securities	3,98,415	-944	47,176	58,381	55,244	72,783
Other approved securities	29,960	-350	-170	-164	-511	-358
<b>Bank Credit</b>	<b>5,58,599</b>	<b>9,909</b>	<b>61,744</b>	<b>47,165</b>	<b>82,525</b>	<b>60,896</b>
		(1.8)	(14.2)	(9.2)	(19.9)	(12.2)
Food Credit	52,276	513	11,758	12,285	11,851	14,826
Non-food credit	5,06,323	9,396	49,986	34,880	70,674	46,070
Loans, cash-credit and overdrafts	5,19,788	9,399	55,415	49,573	73,376	63,466
Inland bills- purchased discounted <sup>(6)</sup>	4,813	82	599	-95	593	-574
Foreign bills-purchased discounted	17,455	376	5,260	-1,120	6,415	-563
	8,159	-41	729	-1,192	1,764	-1,456
	8,384	93	-258	-1	377	23
<b>Cash-Deposit Ratio</b>	<b>7.07</b>					
<b>Investment-Deposit Ratio</b>	<b>40.12</b>					
<b>Credit-Deposit Ratio</b>	<b>52.32</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.