

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on	Fortnight	Financial year so far		Year-on-year	
	Jan. 11#		2000-2001	2001-2002	2001	2002
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	32,045	436	9,494	-18,705	10,902	-14,159
Borrowings from Banks <sup>(1)</sup>	17,449	-382	3,819	-6,598	7,946	-2,637
Other demand and time liabilities <sup>(2)</sup>	1,927	-223	192	-364	-481	873
<b>Liabilities to Others</b>						
Aggregate deposits@	10,73,233	5,526	1,17,178	1,10,615	1,43,148	1,42,710
		(0.5)	(14.4)	(11.5)	(18.2)	(15.3)
			[11.5]	[12.0]	[15.3]	[16.1]
Demand	1,44,135	-1,524	2,733	1,583	15,647	14,036
Time@	9,29,097	7,050	1,14,445	1,09,031	1,27,501	1,28,674
Borrowings <sup>(3)</sup>	3,540	207	116	974	463	690
Other demand and time liabilities	1,04,875	-2,089	8,216	13,668	11,897	18,218
<b>Borrowings from Reserve Bank</b>	<b>1,927</b>	<b>-5,059</b>	<b>441</b>	<b>-1,969</b>	<b>4,813</b>	<b>-5,006</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>68,442</b>	<b>-7,016</b>	<b>15,652</b>	<b>3,240</b>	<b>19,803</b>	<b>-9,960</b>
Cash in hand	7,588	934	-69	1,930	547	2,327
Balances with Reserve Bank	60,854	-7,951	15,721	1,310	19,256	-12,287
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,598	-308	-373	-2,258	1,156	1,664
Money at call and short notice	23,323	-1,253	7,711	-12,306	9,818	-6,068
Advances to Banks	2,998	1,453	192	-1,935	729	-737
Other assets	2,260	265	48	322	50	293
<b>Investments<sup>(5)</sup></b>	<b>4,34,139</b>	<b>5,763</b>	<b>44,602</b>	<b>63,980</b>	<b>49,081</b>	<b>80,593</b>
		(1.3)	(14.4)	(17.3)	(16.1)	(22.8)
Government securities	4,04,777	6,362	44,796	64,742	49,446	81,525
Other approved securities	29,362	-598	-194	-763	-364	-932
<b>Bank Credit</b>	<b>5,65,818</b>	<b>7,219</b>	<b>62,471</b>	<b>54,384</b>	<b>83,833</b>	<b>67,389</b>
		(1.3)	(14.3)	(10.6)	(20.2)	(13.5)
Food Credit	53,195	919	12,726	13,204	12,910	14,778
Non-food credit	5,12,623	6,301	49,745	41,181	70,922	52,611
Loans, cash-credit and overdrafts	5,25,466	5,679	56,703	55,251	75,352	67,856
Inland bills- purchased	5,064	251	338	156	361	-63
discounted <sup>(6)</sup>	18,296	841	5,330	-278	6,508	209
Foreign bills-purchased	8,503	344	519	-847	1,411	-902
discounted	8,488	104	-419	103	201	289
<b>Cash-Deposit Ratio</b>	<b>6.38</b>					
<b>Investment-Deposit Ratio</b>	<b>40.45</b>					
<b>Credit-Deposit Ratio</b>	<b>52.72</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.