

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Jan. 25#	Fortnight	2000-2001	2001-2002	2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	31,987	-58	9,956	-18,763	12,197	-14,680
Borrowings from Banks ⁽¹⁾	17,018	-430	5,022	-7,029	8,913	-4,270
Other demand and time liabilities ⁽²⁾	1,585	-342	434	-706	293	290
Liabilities to Others						
Aggregate deposits@	10,76,158	2,925	1,22,701	1,13,540	1,43,299	1,40,113
		(0.3)	(15.1)	(11.8)	(18.1)	(15.0)
			[12.2]	[12.4]	[15.2]	[15.7]
Demand	1,42,138	-1,997	3,900	-414	11,875	10,872
Time@	9,34,020	4,922	1,18,801	1,13,954	1,31,423	1,29,241
Borrowings ⁽³⁾	2,190	-1,349	-238	-376	61	-305
Other demand and time liabilities	1,03,821	-1,054	8,065	12,614	13,496	17,314
Borrowings from Reserve Bank	3,971	2,045	-392	75	1,652	-2,128
Cash in hand and Balances with Reserve Bank	74,532	6,090	13,859	9,330	12,353	-2,077
Cash in hand	6,253	-1,335	143	596	445	780
Balances with Reserve Bank	68,278	7,425	13,716	8,735	11,909	-2,856
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,696	98	129	-2,160	1,831	1,260
Money at call and short notice	24,081	759	10,603	-11,547	13,981	-8,202
Advances to Banks	6,122	3,124	-307	1,189	287	2,887
Other assets	2,194	-66	127	256	265	148
Investments⁽⁵⁾	4,30,922	-3,217	47,443	60,763	54,090	74,535
		(-0.7)	(15.4)	(16.4)	(17.9)	(20.9)
Government securities	4,01,698	-3,079	47,769	61,664	54,643	75,474
Other approved securities	29,224	-138	-326	-901	-553	-939
Bank Credit	5,68,824	3,006	64,325	57,390	84,995	68,541
		(0.5)	(14.8)	(11.2)	(20.5)	(13.7)
Food Credit	54,680	1,485	13,387	14,689	13,022	15,602
Non-food credit	5,14,144	1,521	50,938	42,701	71,973	52,939
Loans, cash-credit and overdrafts	5,28,419	2,953	59,138	58,204	77,460	68,374
Inland bills- purchased discounted ⁽⁶⁾	5,059	-5	176	151	217	95
18,374	78	5,424	-200	6,224	192	
Foreign bills-purchased discounted	8,619	116	258	-731	1,204	-525
8,353	-136	-671	-33	-110	405	
Cash-Deposit Ratio	6.93					
Investment-Deposit Ratio	40.04					
Credit-Deposit Ratio	52.86					

@ : 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.