

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2002		Financial year so far		Year-on-year	
	Feb. 8#	Fortnight	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	30,801	-1,187	9,982	-19,950	11,506	-15,892
Borrowings from Banks <sup>(1)</sup>	19,966	2,947	5,469	-4,081	8,340	-1,770
Other demand and time liabilities <sup>(2)</sup>	1,831	246	883	-460	759	87
<b>Liabilities to Others</b>						
Aggregate deposits@	10,78,971	2,813	1,29,383	1,16,353	1,44,115	1,36,243
		(0.3)	(15.9)	(12.1)	(18.0)	(14.5)
			[13.0]	[12.7]	[15.2]	[15.2]
Demand	1,42,015	-123	4,737	-537	14,108	9,911
Time@	9,36,956	2,936	1,24,646	1,16,890	1,30,007	1,26,331
Borrowings <sup>(3)</sup>	2,306	116	-496	-260	-261	68
Other demand and time liabilities	1,05,454	1,633	8,121	14,247	11,451	18,892
<b>Borrowings from Reserve Bank</b>	<b>5,746</b>	<b>1,774</b>	<b>-935</b>	<b>1,850</b>	<b>-3,946</b>	<b>189</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	6,124	-130	-76	466	796	870
Balances with Reserve Bank	70,692	2,414	14,119	11,149	5,548	-846
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,647	-50	350	-2,210	2,277	990
Money at call and short notice	23,760	-321	12,726	-11,868	15,843	-10,646
Advances to Banks	7,036	914	-434	2,103	-69	3,927
Other assets	2,303	109	149	365	99	234
<b>Investments<sup>(5)</sup></b>	<b>4,31,241</b>	<b>319</b>	<b>49,272</b>	<b>61,082</b>	<b>56,059</b>	<b>73,025</b>
		(0.1)	(15.9)	(16.5)	(18.6)	(20.4)
Government securities	4,02,111	412	49,648	62,076	56,679	74,007
Other approved securities	29,131	-93	-376	-994	-621	-982
<b>Bank Credit</b>	<b>5,70,090</b>	<b>1,265</b>	<b>65,616</b>	<b>58,656</b>	<b>81,851</b>	<b>68,515</b>
		(0.2)	(15.1)	(11.5)	(19.5)	(13.7)
Food Credit	54,981	301	13,902	14,990	13,633	15,387
Non-food credit	5,15,109	965	51,714	43,666	68,219	53,128
Loans, cash-credit and overdrafts	5,29,831	1,412	60,341	59,616	74,585	68,583
Inland bills- purchased	4,977	-82	90	68	135	98
discounted <sup>(6)</sup>	18,265	-109	5,458	-309	6,280	50
Foreign bills-purchased	8,495	-124	501	-855	1,077	-892
discounted	8,521	169	-774	136	-225	676
<b>Cash-Deposit Ratio</b>	<b>7.12</b>					
<b>Investment-Deposit Ratio</b>	<b>39.97</b>					
<b>Credit-Deposit Ratio</b>	<b>52.84</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.