

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2002	Fortnight	Financial year so far		Year-on-year	
	Feb. 22#		2000-2001	2001-2002	2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	31,332	531	11,085	-19,419	11,969	-16,464
Borrowings from Banks ⁽¹⁾	19,102	-864	6,713	-4,945	10,381	-3,878
Other demand and time liabilities ⁽²⁾	1,917	87	572	-374	431	484
Liabilities to Others						
Aggregate deposits@	10,84,388	5,417	1,33,962	1,21,770	1,39,419	1,37,081
		(0.5)	(16.5)	(12.6)	(17.3)	(14.5)
			[13.6]	[13.3]	[14.4]	[15.2]
Demand	1,42,740	726	7,356	189	10,144	8,018
Time@	9,41,647	4,691	1,26,607	1,21,581	1,29,276	1,29,062
Borrowings ⁽³⁾	2,816	509	-364	250	-139	446
Other demand and time liabilities	1,05,122	-333	10,660	13,914	14,471	16,020
Borrowings from Reserve Bank	4,198	-1,548	-1,360	302	-2,321	-932
Cash in hand and Balances with Reserve Bank	71,216	-5,600	14,827	6,014	9,728	-6,361
Cash in hand	5,958	-166	371	300	950	256
Balances with Reserve Bank	65,258	-5,435	14,456	5,714	8,778	-6,617
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,461	-185	727	-2,395	2,243	427
Money at call and short notice	24,447	687	11,138	-11,181	14,467	-8,371
Advances to Banks	5,188	-1,848	-264	255	-380	1,910
Other assets	2,360	57	-53	422	-142	493
Investments⁽⁵⁾	4,36,179	4,937	52,252	66,019	55,053	74,982
		(1.1)	(16.9)	(17.8)	(18.0)	(20.8)
Government securities	4,07,228	5,117	52,573	67,193	55,537	76,199
Other approved securities	28,951	-180	-320	-1,174	-485	-1,217
Bank Credit	5,71,343	1,253	68,764	59,909	80,138	66,621
		(0.2)	(15.8)	(11.7)	(18.9)	(13.2)
Food Credit	53,562	-1,419	13,920	13,571	13,684	13,951
Non-food credit	5,17,781	2,672	54,844	46,338	66,454	52,670
Loans, cash-credit and overdrafts	5,31,593	1,761	62,888	61,378	73,144	67,798
Inland bills- purchased	4,972	-5	-4	63	-2	187
discounted ⁽⁶⁾	17,919	-346	5,878	-655	6,663	-717
Foreign bills-purchased	8,409	-86	481	-941	616	-958
discounted	8,450	-71	-479	65	-283	311
Cash-Deposit Ratio	6.57					
Investment-Deposit Ratio	40.22					
Credit-Deposit Ratio	52.69					

@ : 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.