

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on	Fortnight	Financial year so far		Year-on-year	
	2002 Mar. 8#		2000-2001	2001-2002	2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	30,780	-552	12,779	-19,971	13,703	-18,710
Borrowings from Banks ⁽¹⁾	18,630	-472	7,304	-5,417	11,116	-4,940
Other demand and time liabilities ⁽²⁾	2,160	243	929	-131	934	370
Liabilities to Others						
Aggregate deposits@	10,89,901	5,514	1,39,388	1,27,283	1,46,008	1,37,168
		(0.5)	(17.1)	(13.2)	(18.1)	(14.4)
			[14.3]	[13.9]	[15.3]	[15.1]
Demand	1,44,275	1,535	9,516	1,724	13,810	7,393
Time@	9,45,626	3,979	1,29,872	1,25,560	1,32,198	1,29,775
Borrowings ⁽³⁾	2,503	-313	-485	-63	-306	255
Other demand and time liabilities	1,07,490	2,368	11,468	16,282	14,461	17,580
Borrowings from Reserve Bank	2,655	-1,544	-510	-1,242	977	-3,327
Cash in hand and Balances with Reserve Bank	69,299	-1,916	14,461	4,098	12,032	-7,911
Cash in hand	5,975	17	138	317	995	507
Balances with Reserve Bank	63,324	-1,933	14,323	3,781	11,037	-8,418
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,312	-149	2,349	-2,544	3,843	-1,344
Money at call and short notice	23,351	-1,096	9,612	-12,277	13,647	-7,941
Advances to Banks	5,665	477	638	732	528	1,486
Other assets	2,615	255	-48	677	-120	743
Investments⁽⁵⁾	4,36,865	686	56,678	66,706	58,597	71,243
		(0.2)	(18.3)	(18.0)	(19.1)	(19.5)
Government securities	4,07,597	369	57,023	67,563	59,003	72,118
Other approved securities	29,268	317	-345	-857	-406	-875
Bank Credit	5,74,571	3,228	69,762	63,137	78,675	68,850
		(0.6)	(16.0)	(12.3)	(18.4)	(13.6)
Food Credit	53,904	342	14,237	13,913	14,993	13,976
Non-food credit	5,20,666	2,885	55,525	49,224	63,681	54,874
Loans, cash-credit and overdrafts	5,34,105	2,512	63,797	63,890	72,332	69,401
Inland bills- purchased	5,218	247	322	310	239	108
discounted ⁽⁶⁾	18,055	136	5,481	-520	5,759	-184
Foreign bills-purchased	8,497	87	446	-854	562	-835
discounted	8,696	246	-283	311	-218	361
Cash-Deposit Ratio	6.36					
Investment-Deposit Ratio	40.08					
Credit-Deposit Ratio	52.72					

@ : 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.