

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2002 Mar. 8#	Variation over				Year-on-year	
		Fortnight	Financial year so far		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							
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.