

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding	Month	Variation		Year-on-year	
	as on 2002 Mar. 29#		Financial year so far 2000-2001	over 2001-2002	2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	33,204	1,872	17,021	-17,546	10,194	-20,527
Borrowings from Banks ⁽¹⁾	23,541	4,440	9,359	-506	10,573	-2,085
Other demand and time liabilities ⁽²⁾	2,013	96	586	-278	406	566
Liabilities to Others						
Aggregate deposits@	11,23,416	39,029 (3.6)	1,75,796 (21.6) [18.9]	1,60,799 (16.7) [17.5]	1,37,548 (16.2) [13.4]	1,34,276 (13.6) [14.2]
Demand	1,63,467	20,727	32,040	20,915	14,124	4,060
Time@	9,59,949	18,302	1,43,756	1,39,883	1,23,424	1,30,215
Borrowings ⁽³⁾	5,894	3,078	3,584	3,328	2,116	-424
Other demand and time liabilities	1,15,727	10,605	17,437	24,520	15,346	19,848
Borrowings from Reserve Bank	3,785	-414	-511	-112	-3,533	-2,195
Cash in hand and Balances with Reserve Bank	79,570	8,354	20,050	14,368	-605	-3,229
Cash in hand	6,254	296	529	597	237	395
Balances with Reserve Bank	73,316	8,058	19,520	13,772	-842	-3,624
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,263	802	5,927	-1,593	2,992	-3,971
Money at call and short notice	34,862	10,415	15,505	-766	18,149	-2,323
Advances to Banks	5,580	391	666	647	963	1,372
Other assets	3,350	990	88	1,412	326	1,343
Investments⁽⁵⁾	4,38,928	2,750	58,240	68,769	55,488	71,744
		(0.6)	(18.9)	(18.6)	(17.8)	(19.5)
Government securities	4,10,011	2,784	58,502	69,977	55,458	73,054
Other approved securities	28,917	-34	-262	-1,207	30	-1,309
Bank Credit	6,04,487	33,144	93,313	93,053	75,203	75,215
		(5.8)	(21.4)	(18.2)	(16.6)	(14.2)
Food Credit	54,501	938	14,070	14,509	14,835	14,739
Non-food credit	5,49,986	32,205	79,243	78,543	60,367	60,476
Loans, cash-credit and overdrafts	5,60,271	28,678	84,137	90,055	69,928	75,227
Inland bills- purchased discounted ⁽⁶⁾	5,375	404	977	467	-589	-390
	19,653	1,734	6,741	1,079	5,671	155
Foreign bills-purchased discounted	9,212	802	1,155	-139	544	-830
	9,976	1,526	304	1,590	-351	1,053
Cash-Deposit Ratio	7.08					
Investment-Deposit Ratio	39.07					

Credit-Deposit Ratio**53.81**

@ : 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.

Note : Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.