

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on	Fortnight	Financial year so far		Year-on-year	
	2001		2000-2001	2001-2002	2000	2001
	Aug. 24#					
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	36,949	-2,685	2,383	-13,802	6,268	-2,146
Borrowings from Banks ⁽¹⁾	21,132	3,507	-2,666	-2,915	2,374	7,531
Other demand and time liabilities ⁽²⁾	1,428	-106	870	-863	999	-303
Liabilities to Others						
Aggregate deposits@	10,30,139	5,311	49,911	67,521	1,11,232	1,66,883
		(0.5)	(6.1)	(7.0)	(14.8)	(19.3)
			[6.3]	[7.3]	[15.2]	[16.7]
Demand	1,43,877	3,316	-4,491	1,325	14,404	21,002
Time@	8,86,262	1,995	54,402	66,196	96,828	1,45,882
Borrowings ⁽³⁾	2,068	-1,431	-40	-499	1,105	-626
Other demand and time liabilities	93,070	-1,298	-463	1,862	17,364	15,091
Borrowings from Reserve Bank	3,448	1,553	-240	-448	3,480	-2,803
Cash in hand and Balances with Reserve Bank						
Cash in hand	6,173	-139	128	516	1,181	715
Balances with Reserve Bank	72,297	7,138	5,149	12,754	-1,914	9,729
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,693	-403	-1,386	-2,163	2,334	2,773
Money at call and short notice	29,487	129	-3,241	-6,141	-2,144	11,048
Advances to Banks	2,504	726	-224	-2,429	1,398	-814
Other assets	1,987	114	67	50	480	1
Investments⁽⁵⁾	4,07,419	1,344	23,538	37,260	44,903	74,937
		(0.3)	(7.6)	(10.1)	(15.6)	(22.5)
Government securities	3,76,714	1,241	23,444	36,680	45,319	74,815
Other approved securities	30,705	103	94	580	-416	123
Bank Credit						
	5,27,818	1,114	26,307	16,384	87,500	65,552
		(0.2)	(6.0)	(3.2)	(23.3)	(14.2)
Food Credit	50,637	-547	6,944	10,646	10,948	18,001
Non-food credit	4,77,180	1,661	19,363	5,738	76,552	47,550
Loans, cash-credit and overdrafts						
	4,89,350	1,688	23,605	19,135	78,470	64,837
Inland bills- purchased	4,913	275	-266	5	703	391
discounted ⁽⁶⁾	17,578	-551	3,009	-997	5,364	1,811
Foreign bills-purchased	8,047	-256	-239	-1,304	1,144	-600
discounted	7,930	-42	198	-456	1,819	-887
Cash-Deposit Ratio	7.62					
Investment-Deposit Ratio	39.55					
Credit-Deposit Ratio	51.24					

@ : 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.