

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2001 Sep. 21#	Fortnight	Financial year so far		Year-on-year	
			2000-2001	2001-2002	2000	2001
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	35,294	-1,824	2,551	-15,456	5,280	-3,967
Borrowings from Banks <sup>(1)</sup>	18,690	-915	-3,366	-5,357	-605	5,789
Other demand and time liabilities <sup>(2)</sup>	1,426	-77	585	-865	696	-21
<b>Liabilities to Others</b>						
Aggregate deposits@	10,38,484	3,341	62,597	75,866	1,10,237	1,62,542
		(0.3)	(7.7)	(7.9)	(14.4)	(18.6)
			[7.9]	[8.3]	[14.7]	[16.0]
Demand	1,39,979	-347	-935	-2,573	13,453	13,548
Time@	8,98,505	3,688	63,532	78,439	96,784	1,48,994
Borrowings <sup>(3)</sup>	3,193	905	-432	627	345	891
Other demand and time liabilities	94,759	-581	-499	3,552	16,466	16,816
<b>Borrowings from Reserve Bank</b>	<b>4,152</b>	<b>-1,130</b>	<b>-1,199</b>	<b>256</b>	<b>1,088</b>	<b>-1,140</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>74,430</b>	<b>-9,829</b>	<b>5,931</b>	<b>9,229</b>	<b>-1,269</b>	<b>5,749</b>
Cash in hand	6,152	-99	181	494	926	640
Balances with Reserve Bank	68,279	-9,730	5,750	8,735	-2,196	5,109
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,298	-814	-928	-2,558	2,508	1,920
Money at call and short notice	26,972	-561	-5,325	-8,657	-5,379	10,617
Advances to Banks	1,849	174	-565	-3,084	756	-1,127
Other assets	2,023	108	115	85	64	-11
<b>Investments<sup>(5)</sup></b>	<b>4,15,579</b>	<b>6,212</b>	<b>25,073</b>	<b>45,419</b>	<b>43,984</b>	<b>81,562</b>
		(1.5)	(8.1)	(12.3)	(15.2)	(24.4)
Government securities	3,84,403	5,916	24,831	44,368	44,303	81,116
Other approved securities	31,176	296	242	1,051	-319	446
<b>Bank Credit</b>	<b>5,29,355</b>	<b>1,721</b>	<b>31,493</b>	<b>17,921</b>	<b>86,794</b>	<b>61,904</b>
		(0.3)	(7.2)	(3.5)	(22.8)	(13.2)
Food Credit	48,261	-1,808	6,398	8,270	11,558	16,171
Non-food credit	4,81,094	3,529	25,095	9,651	75,236	45,732
Loans, cash-credit and overdrafts	4,91,417	2,275	28,988	21,201	78,562	61,521
Inland bills- purchased	4,688	-16	-462	-221	187	362
discounted <sup>(6)</sup>	17,034	-375	3,140	-1,540	5,713	1,137
Foreign bills-purchased	8,190	-187	-86	-1,160	1,183	-610
discounted	8,027	23	-86	-359	1,149	-506
<b>Cash-Deposit Ratio</b>	<b>7.17</b>					
<b>Investment-Deposit Ratio</b>	<b>40.02</b>					
<b>Credit-Deposit Ratio</b>	<b>50.97</b>					

@ : 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.