

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. 22#		2000-2001	2001-2002	2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	31,218	438	14,040	-19,532	14,040	-19,532
Borrowings from Banks ⁽¹⁾	19,711	1,081	7,781	-4,336	7,781	-4,336
Other demand and time liabilities ⁽²⁾	2,097	-64	1,430	-194	1,430	-194
Liabilities to Others						
Aggregate deposits@	11,00,454	10,552	1,49,273	1,37,836	1,49,273	1,37,836
		(1.0)	(18.4)	(14.3)	(18.4)	(14.3)
			[15.5]	[15.0]	[15.5]	[15.0]
Demand	1,51,681	7,406	15,185	9,129	15,185	9,129
Time@	9,48,773	3,147	1,34,088	1,28,707	1,34,088	1,28,707
Borrowings ⁽³⁾	3,080	576	-168	513	-168	513
Other demand and time liabilities	1,10,700	3,210	12,766	19,492	12,766	19,492
Borrowings from Reserve Bank	3,616	962	-2,595	-280	-2,595	-280
Cash in hand and Balances with Reserve Bank	68,465	-834	2,452	3,264	2,452	3,264
Cash in hand	6,063	88	327	405	327	405
Balances with Reserve Bank	62,402	-922	2,124	2,858	2,124	2,858
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,715	403	3,549	-2,142	3,549	-2,142
Money at call and short notice	27,416	4,065	13,948	-8,212	13,948	-8,212
Advances to Banks	5,241	-424	1,391	308	1,391	308
Other assets	2,773	159	18	836	18	836
Investments⁽⁵⁾	4,39,153	2,289	61,215	68,994	61,215	68,994
		(0.5)	(19.8)	(18.6)	(19.8)	(18.6)
Government securities	4,10,225	2,628	61,579	70,191	61,579	70,191
Other approved securities	28,928	-339	-364	-1,196	-364	-1,196
Bank Credit	5,85,832	11,261	75,476	74,398	75,476	74,398
		(2.0)	(17.3)	(14.5)	(17.3)	(14.5)
Food Credit	53,978	74	14,300	13,987	14,300	13,987
Non-food credit	5,31,854	11,187	61,176	60,411	61,176	60,411
Loans, cash-credit and overdrafts	5,43,801	9,696	69,308	73,586	69,308	73,586
Inland bills- purchased discounted ⁽⁶⁾	5,334	115	120	425	120	425
Foreign bills-purchased discounted	18,198	143	5,817	-377	5,817	-377
	8,963	467	464	-387	464	-387
	9,536	840	-233	1,150	-233	1,150
Cash-Deposit Ratio	6.22					
Investment-Deposit Ratio	39.91					
Credit-Deposit Ratio	53.24					

@ : 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.