

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on	Fortnight	Financial year so far		Year-on-year	
	2002 Apr. 5#		2001-2002	2002-2003	2001	2002
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	32,302	1,084	3,857	1,084	14,085	-22,305
Borrowings from Banks <sup>(1)</sup>	23,733	4,022	3,127	4,022	11,141	-3,441
Other demand and time liabilities <sup>(2)</sup>	2,095	-1	-461	-1	712	266
<b>Liabilities to Others</b>						
Aggregate deposits@	11,28,003	27,550	30,808	27,550	1,54,326	1,34,577
		(2.5)	(3.2)	(2.5)	(18.4)	(13.5)
			[3.4]	[2.6]	[15.7]	[14.2]
Demand	1,61,880	10,199	11,146	10,199	20,226	8,182
Time@	9,66,123	17,350	19,662	17,350	1,34,100	1,26,395
Borrowings <sup>(3)</sup>	2,531	-549	-59	-549	172	24
Other demand and time liabilities	1,16,581	5,881	10,963	5,881	23,345	14,411
<b>Borrowings from Reserve Bank</b>	<b>454</b>	<b>-3,163</b>	<b>-1,686</b>	<b>-3,163</b>	<b>832</b>	<b>-1,756</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>66,094</b>	<b>-2,371</b>	<b>3,171</b>	<b>-2,371</b>	<b>16,200</b>	<b>-2,278</b>
Cash in hand	6,285	222	-225	222	744	852
Balances with Reserve Bank	59,809	-2,593	3,396	-2,593	15,457	-3,130
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,331	616	2,869	616	4,530	-4,395
Money at call and short notice	30,334	2,918	4,731	2,918	16,290	-10,025
Advances to Banks	5,130	-111	-1,146	-111	1,191	1,343
Other assets	2,725	-48	676	-48	415	112
<b>Investments<sup>(5)</sup></b>	<b>4,54,038</b>	<b>14,884</b>	<b>13,972</b>	<b>14,884</b>	<b>55,161</b>	<b>69,906</b>
		(3.4)	(3.8)	(3.4)	(16.8)	(18.2)
Government securities	4,25,182	14,957	14,002	14,957	55,449	71,145
Other approved securities	28,856	-72	-30	-72	-288	-1,239
<b>Bank Credit</b>	<b>6,03,329</b>	<b>17,498</b>	<b>16,929</b>	<b>17,498</b>	<b>81,599</b>	<b>74,966</b>
		(3.0)	(3.3)	(3.0)	(18.3)	(14.2)
Food Credit	51,706	-2,272	-2,159	-2,272	12,904	13,874
Non-food credit	5,51,623	19,770	19,088	19,770	68,695	61,092
Loans, cash-credit and overdrafts	5,58,005	14,204	13,341	14,204	75,162	74,449
Inland bills- purchased	5,900	567	1,108	567	437	-116
discounted <sup>(6)</sup>	20,088	1,890	1,383	1,890	5,706	130
Foreign bills-purchased	9,701	738	661	738	738	-310
discounted	9,635	99	436	99	-444	813
<b>Cash-Deposit Ratio</b>	<b>5.86</b>					
<b>Investment-Deposit Ratio</b>	<b>40.25</b>					
<b>Credit-Deposit Ratio</b>	<b>53.49</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..