

### 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. 19#		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	32,088	-215	1,142	869	12,754	-19,804
Borrowings from Banks <sup>(1)</sup>	21,283	-2,450	550	1,572	9,439	-3,314
Other demand and time liabilities <sup>(2)</sup>	2,126	31	-111	30	1,057	-54
<b>Liabilities to Others</b>						
Aggregate deposits@	11,32,633	4,630 (0.4)	26,796 (2.8)	32,179 (2.9)	1,55,700 (18.7)	1,43,219 (14.5)
			[2.9]	[3.0]	[15.9]	[15.1]
Demand	1,54,129	-7,751	1,808	2,448	17,141	9,769
Time@	9,78,504	12,381	24,989	29,731	1,38,558	1,33,449
Borrowings <sup>(3)</sup>	2,453	-78	355	-627	529	-468
Other demand and time liabilities	1,08,344	-8,237	5,417	-2,356	21,733	11,719
<b>Borrowings from Reserve Bank</b>	<b>3,523</b>	<b>3,069</b>	<b>1,947</b>	<b>-94</b>	<b>775</b>	<b>-2,320</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>81,743</b>	<b>15,649</b>	<b>9,943</b>	<b>13,278</b>	<b>4,259</b>	<b>6,599</b>
Cash in hand	6,362	77	203	299	523	501
Balances with Reserve Bank	75,381	15,572	9,740	12,979	3,736	6,097
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,418	87	1,222	703	3,469	-2,661
Money at call and short notice	29,496	-838	-693	2,080	15,968	-5,439
Advances to Banks	5,745	615	-514	504	2,019	1,326
Other assets	2,739	14	180	-34	-120	621
<b>Investments<sup>(5)</sup></b>	<b>4,45,377</b>	<b>-8,661</b>	<b>16,370</b>	<b>6,224</b>	<b>69,258</b>	<b>58,848</b>
		(-1.9)	(4.4)	(1.4)	(21.8)	(15.2)
Government securities	4,16,649	-8,533	16,127	6,424	69,308	60,487
Other approved securities	28,728	-128	243	-200	-49	-1,639
<b>Bank Credit</b>	<b>5,97,640</b>	<b>-5,689</b>	<b>3,857</b>	<b>11,808</b>	<b>71,151</b>	<b>82,349</b>
		(-0.9)	(0.8)	(2.0)	(16.0)	(16.0)
Food Credit	52,484	777	-3,884	-1,495	10,618	16,376
Non-food credit	5,45,157	-6,467	7,741	13,303	60,533	65,973
Loans, cash-credit and overdrafts	5,52,758	-5,247	1,028	8,957	65,388	81,515
Inland bills- purchased	6,046	146	605	713	298	533
discounted <sup>(6)</sup>	19,585	-502	1,329	1,388	5,300	-318
Foreign bills-purchased	9,508	-194	564	544	750	-407
discounted	9,743	108	330	207	-586	1,027
<b>Cash-Deposit Ratio</b>	<b>7.22</b>					
<b>Investment-Deposit Ratio</b>	<b>39.32</b>					
<b>Credit-Deposit Ratio</b>	<b>52.77</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.