

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2002 May 31#	Fortnight	Financial year so far		Year-on-year	
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	37,035	-306	-3,008	5,817	9,352	-10,707
Borrowings from Banks <sup>(1)</sup>	20,366	-27	958	655	11,207	-4,639
Other demand and time liabilities <sup>(2)</sup>	3,364	1,086	-735	1,268	338	1,808
<b>Liabilities to Others</b>						
Aggregate deposits@	11,96,593	11,959	41,981	96,139	1,63,062	1,91,994
		(1.0)	(4.4)	(8.7)	(19.4)	(19.1)
			[4.6]	[9.1]	[16.7]	[20.0]
Demand	1,56,161	3,214	-1,171	4,480	14,659	14,780
Time@	10,40,432	8,745	43,152	91,660	1,48,403	1,77,214
Borrowings <sup>(3)</sup>	2,638	64	-310	-441	-1,017	383
Other demand and time liabilities	1,09,513	1,875	2,439	-1,186	17,089	15,867
<b>Borrowings from Reserve Bank</b>	<b>826</b>	<b>-2,017</b>	<b>-2,231</b>	<b>-2,791</b>	<b>-5,495</b>	<b>-840</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>70,576</b>	<b>-8,038</b>	<b>-377</b>	<b>2,111</b>	<b>3,613</b>	<b>5,752</b>
Cash in hand	6,939	443	744	876	1,188	538
Balances with Reserve Bank	63,637	-8,481	-1,121	1,235	2,425	5,214
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	19,132	-238	-1,570	1,417	1,739	846
Money at call and short notice	26,513	-504	2,740	-903	18,306	-11,855
Advances to Banks	5,367	-636	70	126	2,405	365
Other assets	2,356	-180	82	-418	-4	336
<b>Investments<sup>(5)</sup></b>	<b>4,71,500</b>	<b>13,204</b>	<b>27,739</b>	<b>32,347</b>	<b>66,468</b>	<b>73,602</b>
		(2.9)	(7.5)	(7.4)	(20.1)	(18.5)
Government securities	4,43,353	13,188	27,421	33,127	66,210	75,897
Other approved securities	28,147	15	318	-781	258	-2,295
<b>Bank Credit</b>	<b>6,44,036</b>	<b>1,841</b>	<b>4,245</b>	<b>58,205</b>	<b>71,333</b>	<b>1,28,357</b>
		(0.3)	(0.8)	(9.9)	(16.1)	(24.9)
Food Credit	60,669	1,876	8,740	6,691	17,094	11,938
Non-food credit	5,83,367	-35	-4,494	51,513	54,238	1,16,419
Loans, cash-credit and overdrafts	6,01,034	2,213	4,624	57,233	67,930	1,26,195
Inland bills- purchased	4,949	-225	55	-384	147	-14
discounted <sup>(6)</sup>	19,392	201	31	1,195	3,583	787
Foreign bills-purchased	8,748	-232	-434	-216	69	-169
discounted	9,913	-115	-31	377	-395	1,559
<b>Cash-Deposit Ratio</b>	<b>5.90</b>					
<b>Investment-Deposit Ratio</b>	<b>39.40</b>					
<b>Credit-Deposit Ratio</b>	<b>53.82</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. Since May 3, 2002 this Table includes the impact of the merger of the ICICI with the ICICI Bank.