

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2002		Financial year so far		Year-on-year	
	Aug. 9#	Fortnight	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	38,187	869	-15,189	6,758	-3,964	2,625
Borrowings from Banks <sup>(1)</sup>	19,328	639	-6,937	-921	4,714	2,218
Other demand and time liabilities <sup>(2)</sup>	2,064	-180	-775	-160	-943	548
<b>Liabilities to Others</b>						
Aggregate deposits@	12,10,619	3,623	62,325	1,07,258	1,65,741	1,85,676
		(0.3)	(6.5)	(9.7)	(19.3)	(18.1)
			[6.8]	[10.1]	[16.7]	[18.9]
Demand	1,49,938	-2,251	-4,199	-3,110	17,346	11,585
Time@	10,60,680	5,874	66,524	1,10,368	1,48,395	1,74,090
Borrowings <sup>(3)</sup>	9,482	-290	-609	6,454	-591	7,525
Other demand and time liabilities	1,10,835	586	3,673	-1,048	18,301	15,955
<b>Borrowings from Reserve Bank</b>	<b>30</b>	<b>9</b>	<b>-2,000</b>	<b>-3,586</b>	<b>-4,770</b>	<b>-1,866</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	6,483	-507	179	238	904	646
Balances with Reserve Bank	70,386	-1,477	5,616	7,984	2,264	5,227
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,772	-236	-3,140	-221	1,324	1,056
Money at call and short notice	27,913	-140	-6,873	1,288	11,339	-842
Advances to Banks	5,778	-88	-2,966	205	-995	3,811
Other assets	2,376	-18	-102	-298	-297	541
<b>Investments<sup>(5)</sup></b>	<b>4,91,115</b>	<b>5,172</b>	<b>35,164</b>	<b>52,846</b>	<b>72,512</b>	<b>85,792</b>
		(1.1)	(9.5)	(12.1)	(21.8)	(21.2)
Government securities	4,63,680	5,172	36,178	52,504	73,881	87,468
Other approved securities	27,435	—	-1,014	342	-1,369	-1,676
<b>Bank Credit</b>						
	<b>6,53,454</b>	<b>-38</b>	<b>16,683</b>	<b>63,732</b>	<b>70,333</b>	<b>1,25,337</b>
		(-)	(3.3)	(10.8)	(15.4)	(23.7)
Food Credit	58,853	-224	11,193	4,875	19,487	7,669
Non-food credit	5,94,601	186	5,490	58,856	50,846	1,17,668
<b>Loans, cash-credit and overdrafts</b>						
Inland bills- purchased	6,11,259	801	18,651	63,653	68,463	1,22,393
discounted <sup>(6)</sup>	4,769	-959	-181	-262	234	42
Foreign bills-purchased	18,622	229	-654	339	2,511	702
discounted	9,261	-5	-599	172	-59	510
	9,543	-104	-534	-171	-816	1,691
<b>Cash-Deposit Ratio</b>	<b>6.35</b>					
<b>Investment-Deposit Ratio</b>	<b>40.57</b>					
<b>Credit-Deposit Ratio</b>	<b>53.98</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.