

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on	Month	Financial year so far		Year-on-year	
	Aug. 30#		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	38,189	872	-14,806	6,761	-3,150	2,245
Borrowings from Banks <sup>(1)</sup>	25,848	7,159	-3,794	5,598	6,653	5,594
Other demand and time liabilities <sup>(2)</sup>	2,061	-183	-841	-162	-281	611
<b>Liabilities to Others</b>						
Aggregate deposits@	12,09,112	2,116	74,752	1,05,752	1,74,114	1,71,743
		(0.2)	(7.8)	(9.6)	(20.2)	(16.6)
			[5.2]	[10.0]	[17.6]	[17.3]
Demand	1,53,484	1,295	-462	436	19,215	11,394
Time@	10,55,628	821	75,213	1,05,316	1,54,899	1,60,349
Borrowings <sup>(3)</sup>	27,945	18,173	1,629	24,916	1,501	23,750
Other demand and time liabilities	1,13,387	3,137	4,568	1,504	17,797	17,611
<b>Borrowings from Reserve Bank</b>	<b>10</b>	<b>-11</b>	<b>-3,148</b>	<b>-3,606</b>	<b>-5,503</b>	<b>-738</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>63,960</b>	<b>-14,893</b>	<b>4,428</b>	<b>-4,687</b>	<b>1,604</b>	<b>-5,670</b>
Cash in hand	6,585	-405	851	340	1,051	76
Balances with Reserve Bank	57,375	-14,488	3,578	-5,027	554	-5,747
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,024	17	-2,819	31	2,117	987
Money at call and short notice	36,571	8,518	-2,147	9,947	15,043	3,090
Advances to Banks	6,872	1,006	-2,808	1,299	-1,194	4,747
Other assets	2,718	324	-21	45	-70	802
<b>Investments<sup>(5)</sup></b>	<b>5,13,328</b>	<b>27,385</b>	<b>46,817</b>	<b>75,059</b>	<b>84,494</b>	<b>96,352</b>
		(5.6)	(12.6)	(17.1)	(25.4)	(23.1)
Government securities	4,85,885	27,377	47,783	74,709	85,918	98,068
Other approved securities	27,442	8	-966	349	-1,424	-1,716
<b>Bank Credit</b>	<b>6,56,211</b>	<b>2,718</b>	<b>16,906</b>	<b>66,488</b>	<b>66,074</b>	<b>1,27,871</b>
		(0.4)	(3.3)	(11.3)	(14.3)	(24.2)
Food Credit	56,277	-2,800	10,347	2,299	17,702	5,939
Non-food credit	5,99,934	5,519	6,559	64,189	48,372	1,21,932
Loans, cash-credit and overdrafts	6,14,495	4,037	19,244	66,889	64,947	1,25,035
Inland bills- purchased	4,630	-1,099	-268	-402	118	-10
discounted <sup>(6)</sup>	18,352	-41	-906	69	1,901	684
Foreign bills-purchased	9,085	-181	-952	-4	-248	686
discounted	9,649	3	-213	-65	-645	1,476
<b>Cash-Deposit Ratio</b>	<b>5.29</b>					
<b>Investment-Deposit Ratio</b>	<b>42.45</b>					
<b>Credit-Deposit Ratio</b>	<b>54.27</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

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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.

**Notes:**1. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

2. Includes the impact of mergers since May 3, 2002.