

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

(Rs. crore)

Item	Outstanding as on 2002 Sep. 6#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			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	38,337	208	-16,121	6,908	-4,089	3,707
Borrowings from Banks <sup>(1)</sup>	19,039	-349	-4,401	-1,210	5,551	-606
Other demand and time liabilities <sup>(2)</sup>	2,457	438	-519	233	452	685
<b>Liabilities to Others</b>						
Aggregate deposits@	12,24,636	5,754	73,882	1,21,276	1,70,441	1,88,136
		(0.5)	(7.7)	(11.0)	(19.7)	(18.2)
			[8.0]	[11.4]	[17.1]	[18.9]
Demand	1,54,147	1,313	-1,759	1,098	18,490	13,354
Time@	10,70,489	4,441	75,641	1,20,177	1,51,951	1,74,782
Borrowings <sup>(3)</sup>	9,768	67	-585	6,739	-1,338	7,787
Other demand and time liabilities	1,16,965	6,956	4,191	5,082	17,134	21,566
<b>Borrowings from Reserve Bank</b>	<b>211</b>	<b>196</b>	<b>1,386</b>	<b>-3,405</b>	<b>-1,482</b>	<b>-5,071</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>83,044</b>	<b>9,482</b>	<b>18,790</b>	<b>14,397</b>	<b>10,010</b>	<b>-948</b>
Cash in hand	6,362	-83	326	117	994	379
Balances with Reserve Bank	76,682	9,565	18,465	14,279	9,016	-1,327
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,704	730	-3,017	711	1,571	1,865
Money at call and short notice	27,380	144	-8,381	756	10,954	133
Advances to Banks	7,376	743	-3,107	1,803	-1,396	5,550
Other assets	2,530	-116	302	-144	303	291
<b>Investments <sup>(5)</sup></b>	<b>4,98,570</b>	<b>-3,049</b>	<b>38,910</b>	<b>60,300</b>	<b>77,116</b>	<b>89,500</b>
		(-0.6)	(10.5)	(13.8)	(23.2)	(21.9)
Government securities	4,71,021	-3,173	39,745	59,845	78,455	91,241
Other approved securities	27,549	125	-835	456	-1,340	-1,741
<b>Bank Credit</b>	<b>6,58,239</b>	<b>5,719</b>	<b>16,353</b>	<b>68,516</b>	<b>64,323</b>	<b>1,30,452</b>
		(0.9)	(3.2)	(11.6)	(13.9)	(24.7)
Food Credit	56,178	-223	10,078	2,199	17,619	6,108
Non-food credit	6,02,062	5,942	6,275	66,317	46,704	1,24,344
Loans, cash-credit and overdrafts	6,16,329	4,440	19,293	68,722	63,425	1,26,821
Inland bills- purchased	4,760	56	-185	-271	305	37
discounted <sup>(6)</sup>	18,196	-201	-1,247	-86	1,340	869
Foreign bills-purchased	9,314	1,230	-963	226	-117	926
discounted	9,640	195	-545	-74	-630	1,799
<b>Cash-Deposit Ratio</b>	<b>6.78</b>					
<b>Investment-Deposit Ratio</b>	<b>40.71</b>					
<b>Credit-Deposit Ratio</b>	<b>53.75</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.

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(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.

Note : Includes the impact of mergers since May 3, 2002.