

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

(Rs. crore)

Item	Outstanding as on 2002 Sep. 27#	Variation over				
		Month	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	38,480	290	-15,601	7,051	-4,891	3,331
Borrowings from Banks <sup>(1)</sup>	23,142	-2,706	-3,450	2,892	5,455	2,545
Other demand and time liabilities <sup>(2)</sup>	1,909	-153	-653	-315	171	270
<b>Liabilities to Others</b>						
Aggregate deposits@	12,39,773	14,445	99,207	1,36,413	1,66,794	1,77,948
		(1.2)	(10.3)	(12.4)	(18.6)	(16.8)
			[7.8]	[12.9]	[16.1]	[17.5]
Demand	1,59,432	3,722	7,840	6,384	14,565	9,040
Time@	10,80,341	10,723	91,367	1,30,029	1,52,229	1,68,908
Borrowings <sup>(3)</sup>	11,265	-464	3,571	8,236	-1,045	5,127
Other demand and time liabilities	1,19,083	5,696	4,774	7,200	14,087	23,102
<b>Borrowings from Reserve Bank</b>	<b>46</b>	<b>35</b>	<b>-243</b>	<b>-3,570</b>	<b>-3,066</b>	<b>-3,607</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>78,392</b>	<b>14,432</b>	<b>18,017</b>	<b>9,744</b>	<b>4,929</b>	<b>-4,827</b>
Cash in hand	6,330	-255	653	85	936	19
Balances with Reserve Bank	72,062	14,687	17,364	9,660	3,993	-4,846
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,039	15	-2,912	46	977	1,095
Money at call and short notice	38,726	2,154	-4,761	12,101	11,002	7,858
Advances to Banks	7,353	481	-2,649	1,781	-925	5,069
Other assets	2,505	-214	40	-169	357	527
<b>Investments<sup>(5)</sup></b>	<b>5,01,755</b>	<b>-11,573</b>	<b>41,377</b>	<b>63,486</b>	<b>75,091</b>	<b>90,219</b>
		(-2.3)	(11.2)	(14.5)	(22.3)	(21.9)
Government securities	4,74,513	-11,372	42,382	63,337	76,674	92,097
Other approved securities	27,242	-201	-1,005	149	-1,583	-1,878
<b>Bank Credit</b>	<b>6,69,612</b>	<b>13,402</b>	<b>32,107</b>	<b>79,890</b>	<b>67,037</b>	<b>1,26,071</b>
		(2.0)	(6.3)	(13.5)	(14.1)	(23.2)
Food Credit	52,947	-3,330	7,933	-1,031	15,794	5,022
Non-food credit	6,16,666	16,732	24,174	80,921	51,243	1,21,049
Loans, cash-credit and overdrafts	6,27,383	12,888	34,146	79,777	66,972	1,23,021
Inland bills- purchased	4,788	158	343	-244	122	-464
discounted <sup>(6)</sup>	18,004	-348	-1,400	-279	689	829
Foreign bills-purchased	9,509	424	-745	420	-432	903
discounted	9,929	280	-238	215	-314	1,781
<b>Cash-Deposit Ratio</b>	<b>6.32</b>					
<b>Investment-Deposit Ratio</b>	<b>40.47</b>					
<b>Credit-Deposit Ratio</b>	<b>54.01</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.

**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.

