

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

(Rs. crore)

Item	Outstand- ing as on 2002 Oct. 4#	Fortnight	Variation over		Year-on- year	
			Financial year so far 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	38,991	366	-16,991	7,562	-5,692	5,232
Borrowings from Banks <sup>(1)</sup>	20,801	-132	-3,106	551	4,447	-140
Other demand and time liabilities <sup>(2)</sup>	1,956	82	-613	-267	467	278
<b>Liabilities to Others</b>						
Aggregate deposits@	12,42,166	15,909	90,554	1,38,806	1,67,140	1,88,994
		(1.3)	(9.4)	(12.6)	(18.9)	(17.9)
			[9.9]	[13.1]	[16.3]	[18.7]
Demand	1,61,067	7,584	2,157	8,019	16,425	16,358
Time@	10,81,099	8,325	88,397	1,30,787	1,50,715	1,72,636
Borrowings <sup>(3)</sup>	10,226	-33	-641	7,198	-495	8,301
Other demand and time liabilities	1,17,769	1,318	12,865	5,885	21,656	13,696
<b>Borrowings from Reserve Bank</b>	<b>95</b>	<b>83</b>	<b>-1,408</b>	<b>-3,521</b>	<b>-2,943</b>	<b>-2,393</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>72,147</b>	<b>-950</b>	<b>8,009</b>	<b>3,499</b>	<b>1,167</b>	<b>-1,064</b>
Cash in hand	6,500	132	222	255	1,013	620
Balances with Reserve Bank	65,646	-1,081	7,787	3,244	154	-1,684
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,032	—	-3,173	39	1,018	1,348
Money at call and short notice	35,250	-650	-6,102	8,625	10,101	5,723
Advances to Banks	7,122	-819	-2,656	1,550	-875	4,845
Other assets	2,736	136	63	62	13	735
<b>Investments<sup>(5)</sup></b>	<b>5,05,007</b>	<b>1,464</b>	<b>42,343</b>	<b>66,738</b>	<b>77,888</b>	<b>92,504</b>
		(0.3)	(11.4)	(15.2)	(23.3)	(22.4)
Government securities	4,77,831	1,798	43,397	66,655	79,339	94,400
Other approved securities	27,176	-334	-1,053	83	-1,451	-1,895
<b>Bank Credit</b>	<b>6,73,112</b>	<b>11,381</b>	<b>34,664</b>	<b>83,389</b>	<b>67,929</b>	<b>1,27,014</b>
		(1.7)	(6.8)	(14.1)	(14.2)	(23.3)
Food Credit	53,226	-137	10,211	-752	17,318	3,024
Non-food credit	6,19,886	11,518	24,453	84,142	50,611	1,23,990
Loans, cash-credit and overdrafts	6,30,546	10,726	36,729	82,939	68,241	1,23,602
Inland bills- purchased	5,174	401	152	142	67	113
discounted <sup>(6)</sup>	17,891	12	-1,003	-392	817	320
Foreign bills-purchased	9,576	83	-905	487	-532	1,130
discounted	9,926	159	-309	212	-664	1,849
<b>Cash-Deposit Ratio</b>	<b>5.81</b>					
<b>Investment-Deposit Ratio</b>	<b>40.66</b>					
<b>Credit-Deposit Ratio</b>	<b>54.19</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. **Note** : Includes the impact of mergers since May 3, 2002.