

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2002 Fortnight Oct. 25#	3	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	33,630	-4,850	-18,647	2,201	-6,242	1,527
Borrowings from Banks <sup>(1)</sup>	20,641	-2,501	-971	391	5,893	-2,435
Other demand and time liabilities <sup>(2)</sup>	2,036	127	-444	-187	684	189
<b>Liabilities to Others</b>						
Aggregate deposits@	12,42,754	2,981	89,060	1,39,394	1,61,380	1,91,077
		(0.2)	(9.3)	(12.6)	(18.1)	(18.2)
			[6.7]	[13.2]	[15.6]	[19.0]
Demand	1,58,806	-625	-3,040	5,758	8,241	19,294
Time@	10,83,948	3,607	92,099	1,33,636	1,53,139	1,71,783
Borrowings <sup>(3)</sup>	11,163	-102	2,782	8,134	-1,412	5,815
Other demand and time liabilities	1,15,008	-4,076	12,739	3,124	23,898	11,061
<b>Borrowings from Reserve Bank</b>	<b>25</b>	<b>-21</b>	<b>920</b>	<b>-3,591</b>	<b>-1,453</b>	<b>-4,791</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>72,714</b>	<b>-5,678</b>	<b>10,362</b>	<b>4,067</b>	<b>2,807</b>	<b>-2,850</b>
Cash in hand	6,593	264	312	348	70	623
Balances with Reserve Bank	66,121	-5,941	10,050	3,719	2,737	-3,473
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,877	-162	-3,206	-116	1,278	1,227
Money at call and short notice	34,403	-4,323	-3,342	7,779	9,779	2,117
Advances to Banks	5,796	-1,557	-2,435	224	-1,127	3,298
Other assets	2,640	135	-316	-34	-227	1,019
<b>Investments<sup>(5)</sup></b>	<b>5,13,315</b>	<b>11,560</b>	<b>46,946</b>	<b>75,046</b>	<b>77,644</b>	<b>96,210</b>
		(2.3)	(12.7)	(17.1)	(22.9)	(23.1)
Government securities	4,86,109	11,596	48,379	74,933	79,179	97,696
Other approved securities	27,206	-36	-1,432	113	-1,536	-1,486
<b>Bank Credit</b>	<b>6,74,156</b>	<b>4,544</b>	<b>36,207</b>	<b>84,433</b>	<b>67,266</b>	<b>1,26,515</b>
		(0.7)	(7.1)	(14.3)	(14.0)	(23.1)
Food Credit	54,110	1,163	10,771	132	16,176	3,348
Non-food credit	6,20,046	3,380	25,436	84,301	51,091	1,23,167
Loans, cash-credit and overdrafts	6,31,567	4,184	38,703	83,961	67,951	1,22,649
Inland bills- purchased	5,113	326	-228	82	-248	433
discounted <sup>(6)</sup>	18,021	17	-1,477	-262	-234	923
Foreign bills-purchased	9,403	-106	-1,046	314	-417	1,098
discounted	10,052	123	254	338	214	1,413
<b>Cash-Deposit Ratio</b>	<b>5.85</b>					
<b>Investment-Deposit Ratio</b>	<b>41.30</b>					
<b>Credit-Deposit Ratio</b>	<b>54.25</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.