

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2002	Fortnight	Financial year so far		Year-on-year	
	Nov. 29#		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	38,573	200	-19,100	7,145	-13,121	6,923
Borrowings from Banks <sup>(1)</sup>	20,543	407	-4,998	294	2,140	1,494
Other demand and time liabilities <sup>(2)</sup>	2,099	-18	-483	-124	830	291
<b>Liabilities to Others</b>						
Aggregate deposits@	12,55,142	9,173	1,00,239	1,51,782	1,44,560	1,92,285
		(0.7)	(10.4)	(13.8)	(15.7)	(18.1)
			[10.9]	[14.3]	[16.5]	[18.9]
Demand	1,58,836	1,812	1,056	5,788	14,963	15,229
Time@	10,96,306	7,361	99,184	1,45,994	1,29,597	1,77,056
Borrowings <sup>(3)</sup>	9,564	233	-685	6,536	-425	7,683
Other demand and time liabilities	1,19,691	-7,950	15,792	7,808	24,291	12,691
<b>Borrowings from Reserve Bank</b>	<b>30</b>	<b>23</b>	<b>-1,114</b>	<b>-3,586</b>	<b>421</b>	<b>-2,752</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>72,848</b>	<b>-554</b>	<b>14,720</b>	<b>4,200</b>	<b>6,357</b>	<b>-7,074</b>
Cash in hand	6,908	282	1,295	663	1,373	-45
Balances with Reserve Bank	65,939	-835	13,425	3,537	4,984	-7,029
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,495	189	-2,930	502	439	1,568
Money at call and short notice	30,521	-2,275	-10,192	3,896	-3,857	5,085
Advances to Banks	7,162	360	-3,378	1,590	-1,151	5,607
Other assets	2,508	-56	-36	-165	-37	607
<b>Investments<sup>(5)</sup></b>	<b>5,24,688</b>	<b>11,178</b>	<b>50,716</b>	<b>86,418</b>	<b>69,614</b>	<b>1,03,812</b>
		(2.2)	(13.7)	(19.7)	(19.8)	(24.7)
Government securities	4,97,719	11,263	52,756	86,543	71,870	1,04,929
Other approved securities	26,968	-85	-2,039	-125	-2,256	-1,117
<b>Bank Credit</b>	<b>6,82,390</b>	<b>1,141</b>	<b>37,885</b>	<b>92,667</b>	<b>67,916</b>	<b>1,33,071</b>
		(0.2)	(7.4)	(15.7)	(14.1)	(24.2)
Food Credit	54,346	142	11,738	368	14,813	2,617
Non-food credit	6,28,043	999	26,146	92,299	53,103	1,30,454
Loans, cash-credit and overdrafts	6,38,712	743	40,655	91,106	69,362	1,27,842
Inland bills- purchased	4,967	-211	-203	-65	44	262
discounted <sup>(6)</sup>	19,198	846	-1,418	915	-458	2,042
Foreign bills-purchased	9,093	-268	-1,520	4	-1,366	1,262
discounted	10,420	31	372	707	334	1,663
<b>Cash-Deposit Ratio</b>	<b>5.80</b>					
<b>Investment-Deposit Ratio</b>	<b>41.80</b>					
<b>Credit-Deposit Ratio</b>	<b>54.37</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.