

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2002		Financial year so far		Year-on-year	
	Dec. 13#	Fortnight	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	38,089	-484	-19,458	6,661	-14,164	6,798
Borrowings from Banks <sup>(1)</sup>	18,976	-1,567	-7,135	-1,274	-2,434	2,064
Other demand and time liabilities <sup>(2)</sup>	2,280	181	-470	57	505	459
<b>Liabilities to Others</b>						
Aggregate deposits@	12,55,795	653	99,906	1,52,435	1,40,940	1,93,272
		(0.1)	(10.4)	(13.8)	(15.3)	(18.2)
			[10.9]	[14.4]	[16.1]	[19.0]
Demand	1,60,899	2,063	-945	7,851	11,763	19,292
Time@	10,94,896	-1,410	1,00,851	1,44,584	1,29,178	1,73,979
Borrowings <sup>(3)</sup>	9,784	220	-686	6,756	-512	7,904
Other demand and time liabilities	1,20,461	770	16,526	8,577	24,109	12,727
<b>Borrowings from Reserve Bank</b>	<b>6</b>	<b>-24</b>	<b>-882</b>	<b>-3,610</b>	<b>-2,936</b>	<b>-3,008</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>72,985</b>	<b>137</b>	<b>6,370</b>	<b>4,337</b>	<b>-5,891</b>	<b>1,413</b>
Cash in hand	6,666	-242	629	421	807	379
Balances with Reserve Bank	66,319	379	5,741	3,916	-6,698	1,034
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,456	-1,039	-2,534	-537	848	134
Money at call and short notice	31,891	1,371	-9,879	5,267	-5,445	6,142
Advances to Banks	7,751	589	-3,550	2,178	-1,164	6,368
Other assets	2,403	-105	126	-271	119	339
<b>Investments<sup>(5)</sup></b>	<b>5,30,189</b>	<b>5,502</b>	<b>57,828</b>	<b>91,920</b>	<b>72,379</b>	<b>1,02,202</b>
		(1.0)	(15.6)	(21.0)	(20.4)	(23.9)
Government securities	5,03,412	5,692	60,060	92,236	74,869	1,03,317
Other approved securities	26,778	-191	-2,231	-315	-2,490	-1,116
<b>Bank Credit</b>	<b>6,84,042</b>	<b>1,652</b>	<b>38,797</b>	<b>94,320</b>	<b>64,658</b>	<b>1,33,811</b>
		(0.2)	(7.6)	(16.0)	(13.3)	(24.3)
Food Credit	52,227	-2,119	11,772	-1,751	14,817	464
Non-food credit	6,31,815	3,772	27,026	96,070	49,842	1,33,347
Loans, cash-credit and overdrafts	6,39,736	1,024	41,610	92,130	65,897	1,27,911
Inland bills- purchased	5,002	36	-143	-29	-86	238
discounted <sup>(6)</sup>	19,742	544	-1,621	1,459	-459	2,789
Foreign bills-purchased	8,993	-100	-980	-96	-645	622
discounted	10,569	148	-68	855	-49	2,251
<b>Cash-Deposit Ratio</b>	<b>5.81</b>					
<b>Investment-Deposit Ratio</b>	<b>42.22</b>					
<b>Credit-Deposit Ratio</b>	<b>54.47</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.

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Figures in brackets denote percentage variation in the relevant period.  
**Note :** Includes the impact of mergers since May 3, 2002.