

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003		Financial year so far		Year-on-year	
	Feb. 7#	Fortnight	2001-2002	2002-2003	2002	2003
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	37,051	-248	-19,203	5,622	-15,145	5,503
Borrowings from Banks <sup>(1)</sup>	19,396	-772	-4,025	-854	-1,713	-626
Other demand and time liabilities <sup>(2)</sup>	2,766	886	-312	542	235	787
<b>Liabilities to Others</b>						
Aggregate deposits@	12,72,844	8,876	1,18,289	1,69,484	1,38,179	1,91,937
		(0.7)	(12.3)	(15.4)	(14.7)	(17.8)
			[12.9]	[16.0]	[15.4]	[18.5]
Demand	1,63,385	3,887	550	10,337	10,998	20,284
Time@	11,09,459	4,989	1,17,739	1,59,147	1,27,181	1,71,654
Borrowings <sup>(3)</sup>	10,815	-410	-241	7,786	87	8,490
Other demand and time liabilities	1,25,825	5,042	14,211	13,941	18,856	20,406
<b>Borrowings from Reserve Bank</b>	<b>2</b>	<b>-6</b>	<b>1,850</b>	<b>-3,614</b>	<b>189</b>	<b>-5,744</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>72,701</b>	<b>1,021</b>	<b>11,277</b>	<b>4,053</b>	<b>-314</b>	<b>-3,778</b>
Cash in hand	7,060	463	128	815	532	1,274
Balances with Reserve Bank	65,641	559	11,149	3,239	-846	-5,051
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,582	-120	-3,057	-411	142	783
Money at call and short notice	30,076	-1,688	-8,608	3,452	-7,386	3,056
Advances to Banks	7,016	37	1,167	1,444	2,991	916
Other assets	2,389	-116	486	-285	355	-35
<b>Investments<sup>(5)</sup></b>	<b>5,40,819</b>	<b>7,411</b>	<b>59,714</b>	<b>1,02,549</b>	<b>71,657</b>	<b>1,10,945</b>
		(1.4)	(16.1)	(23.4)	(20.0)	(25.8)
Government securities	5,14,405	7,418	62,739	1,03,229	74,670	1,11,631
Other approved securities	26,414	-7	-3,025	-679	-3,013	-686
<b>Bank Credit</b>	<b>7,03,859</b>	<b>7,307</b>	<b>59,346</b>	<b>1,14,136</b>	<b>69,205</b>	<b>1,33,079</b>
		(1.0)	(11.6)	(19.4)	(13.8)	(23.3)
Food Credit	50,432	648	14,990	-3,546	15,387	-4,549
Non-food credit	6,53,427	6,659	44,356	1,17,682	53,818	1,37,628
Loans, cash-credit and overdrafts	6,58,882	7,024	60,391	1,11,276	69,358	1,28,276
Inland bills- purchased	5,213	-144	251	181	281	54
discounted <sup>(6)</sup>	20,072	455	-498	1,789	-139	1,995
Foreign bills-purchased	9,301	-294	-803	213	-840	754
discounted	10,391	266	5	677	545	2,000
<b>Cash-Deposit Ratio</b>	<b>5.71</b>					
<b>Investment-Deposit Ratio</b>	<b>42.49</b>					
<b>Credit-Deposit Ratio</b>	<b>55.30</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.