

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003		Financial year so far		Year-on-year	
	Feb. 21#	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	37,685	635	-19,754	6,256	-16,799	6,689
Borrowings from Banks <sup>(1)</sup>	18,283	-1,113	-6,132	-1,966	-5,064	368
Other demand and time liabilities <sup>(2)</sup>	1,920	-846	-243	-304	615	-128
<b>Liabilities to Others</b>						
Aggregate deposits @	12,72,282	-562	1,21,909	1,68,922	1,37,219	1,87,756
		(—)	(12.7)	(15.3)	(14.5)	(17.3)
			[13.3]	[15.9]	[15.2]	[18.0]
Demand	1,63,381	-4	117	10,333	7,947	20,712
Time @	11,08,901	-558	1,21,791	1,58,589	1,29,272	1,67,044
Borrowings <sup>(3)</sup>	11,136	322	229	8,108	425	8,341
Other demand and time liabilities	1,23,047	-2,778	13,987	11,164	16,093	17,852
<b>Borrowings from Reserve Bank</b>	<b>5</b>	<b>3</b>	<b>302</b>	<b>-3,611</b>	<b>-932</b>	<b>-4,193</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>68,684</b>	<b>-4,017</b>	<b>5,844</b>	<b>37</b>	<b>-6,532</b>	<b>-2,361</b>
Cash in hand	6,446	-614	129	201	86	658
Balances with Reserve Bank	62,238	-3,403	5,714	-164	-6,617	-3,020
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,385	-196	-3,084	-607	-262	613
Money at call and short notice	28,287	-1,790	-10,933	1,662	-8,123	3,591
Advances to Banks	6,856	-160	346	1,284	2,001	1,577
Other assets	2,455	66	590	-219	661	-72
<b>Investments<sup>(5)</sup></b>	<b>5,42,398</b>	<b>1,579</b>	<b>65,179</b>	<b>1,04,128</b>	<b>74,142</b>	<b>1,07,059</b>
		(0.3)	(17.6)	(23.8)	(20.5)	(24.6)
Government securities	5,15,951	1,546	67,832	1,04,775	76,838	1,08,085
Other approved securities	26,447	33	-2,652	-646	-2,695	-1,026
<b>Bank Credit</b>	<b>7,08,263</b>	<b>4,405</b>	<b>61,417</b>	<b>1,18,541</b>	<b>68,128</b>	<b>1,35,413</b>
		(0.6)	(12.0)	(20.1)	(13.5)	(23.6)
Food Credit	50,227	-205	13,571	-3,751	13,951	-3,335
Non-food credit	6,58,036	4,610	47,846	1,22,292	54,177	1,38,748
Loans, cash-credit and overdrafts	6,62,945	4,063	62,896	1,15,339	69,317	1,29,833
Inland bills- purchased	5,347	134	49	315	173	389
discounted <sup>(6)</sup>	19,917	-155	-770	1,634	-832	2,114
Foreign bills-purchased	9,507	206	-874	418	-891	1,031
Discounted	10,548	157	116	834	362	2,046
<b>Cash-Deposit Ratio</b>	<b>5.40</b>					
<b>Investment-Deposit Ratio</b>	<b>42.63</b>					
<b>Credit-Deposit Ratio</b>	<b>55.67</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.