

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

(Rs. crore)

Item	Outstanding as on 2003 Feb. 28#	Variation over				
		Month	Financial year so far		Year-on-year	
			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	39,352	2,197	-19,754	7,923	-16,799	8,355
Borrowings from Banks <sup>(1)</sup>	19,278	314	-6,132	-972	-5,064	1,362
Other demand and time liabilities <sup>(2)</sup>	1,964	39	-243	-259	615	-84
<b>Liabilities to Others</b>						
Aggregate deposits@	12,77,640	1,079	1,21,909	1,74,280	1,37,219	1,93,114
		(0.1)	(12.7)	(15.8)	(14.5)	(17.8)
			[13.3]	[16.4]	[15.2]	[18.6]
Demand	1,65,197	178	117	12,149	7,947	22,528
Time@	11,12,443	901	1,21,791	1,62,132	1,29,272	1,70,586
Borrowings <sup>(3)</sup>	13,726	548	229	10,698	425	10,932
Other demand and time liabilities	1,24,172	301	13,987	12,289	16,093	18,978
<b>Borrowings from Reserve Bank</b>	<b>696</b>	<b>294</b>	<b>302</b>	<b>-2,920</b>	<b>-932</b>	<b>-3,502</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>76,228</b>	<b>3,078</b>	<b>5,844</b>	<b>7,581</b>	<b>-6,532</b>	<b>5,183</b>
Cash in hand	6,717	34	129	472	86	930
Balances with Reserve Bank	69,511	3,044	5,714	7,109	-6,617	4,253
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,321	-298	-3,084	-672	-262	548
Money at call and short notice	29,411	-1,279	-10,933	2,786	-8,123	4,716
Advances to Banks	6,010	-874	346	437	2,001	731
Other assets	2,411	-12	590	-263	661	-116
<b>Investments<sup>(5)</sup></b>	<b>5,42,038</b>	<b>5,418</b>	<b>65,179</b>	<b>1,03,769</b>	<b>74,142</b>	<b>1,06,699</b>
		(1.0)	(17.6)	(23.7)	(20.5)	(24.5)
Government securities	5,15,623	5,438	67,832	1,04,447	76,838	1,07,757
Other approved securities	26,415	-20	-2,652	-678	-2,695	-1,057
<b>Bank Credit</b>	<b>7,13,657</b>	<b>9,570</b>	<b>61,417</b>	<b>1,23,934</b>	<b>68,128</b>	<b>1,40,806</b>
		(1.4)	(12.0)	(21.0)	(13.5)	(24.6)
Food Credit	50,160	-288	13,571	-3,818	13,951	-3,402
Non-food credit	6,63,497	9,858	47,846	1,27,752	54,177	1,44,209
Loans, cash-credit and overdrafts	6,67,060	8,171	62,896	1,19,454	69,317	1,33,948
Inland bills- purchased	5,995	665	49	964	173	1,038
discounted <sup>(6)</sup>	20,235	118	-770	1,952	-832	2,431
Foreign bills-purchased	9,601	124	-874	512	-891	1,125
discounted	10,766	493	116	1,052	362	2,264
<b>Cash-Deposit Ratio</b>	<b>5.97</b>					
<b>Investment-Deposit Ratio</b>	<b>42.42</b>					
<b>Credit-Deposit Ratio</b>	<b>55.86</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

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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.