

## Appendix Table III.2: Important Banking Indicators - Scheduled Commercial Banks

(Amount in Rs. crore)

Item	Outstanding			Variations					
	as on			Financial Year			April-September		
	March 21,	2002-03		2001-02		2003-04 P		2002-03	
	2003	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8	9	10
<b>1. Gross Demand and Time Liabilities (2+3+4+6)</b>	<b>14,85,643</b>	<b>2,13,470</b>	<b>16.8</b>	<b>1,38,694</b>	<b>12.2</b>	<b>1,01,626</b>	<b>4.1</b>	<b>1,42,573</b>	<b>8.2</b>
<b>2. Aggregate Deposits (a+b)</b>	<b>12,80,853</b>	<b>1,77,493</b>	<b>16.1</b>	<b>1,40,742</b>	<b>14.6</b>	<b>96,480</b>	<b>7.5</b>	<b>1,24,331</b>	<b>11.3</b>
		(1,47,822)	(13.4)					(87,199)	(7.9)
a. Demand deposits	1,70,289	17,241	11.3	10,496	7.4	4,984	2.9	182	0.1
b. Time deposits	11,10,564	1,60,252	16.9	1,30,246	15.9	91,496	8.2	1,24,149	13.6
		(1,30,581)	(13.7)					(87,017)	(9.2)
<b>3. Other Borrowings #</b>	<b>12,638</b>	<b>9,609</b>	<b>317.3</b>	<b>462</b>	<b>18.0</b>	<b>4,622</b>	<b>36.6</b>	<b>7,240</b>	<b>239.1</b>
<b>4. Other Demand and Time Liabilities</b>	<b>1,29,806</b>	<b>17,923</b>	<b>16.0</b>	<b>20,676</b>	<b>22.7</b>	<b>2,901</b>	<b>2.2</b>	<b>3,875</b>	<b>3.5</b>
<b>5. Borrowings from the RBI</b>	<b>79</b>	<b>-3,537</b>	<b>-97.8</b>	<b>-280</b>	<b>-7.2</b>	<b>-78</b>	<b>-98.7</b>	<b>-3,605</b>	<b>-99.7</b>
<b>6. Inter-bank Liabilities</b>	<b>62,346</b>	<b>8,444</b>	<b>15.7</b>	<b>-23,186</b>	<b>-30.1</b>	<b>-2,377</b>	<b>-3.8</b>	<b>7,127</b>	<b>13.2</b>
<b>7. Bank Credit (a+b)</b>	<b>7,29,215</b>	<b>1,39,493</b>	<b>23.7</b>	<b>78,289</b>	<b>15.3</b>	<b>6,331</b>	<b>0.9</b>	<b>71,396</b>	<b>12.1</b>
a. Food Credit	49,479	-4,499	-8.3	13,987	35.0	-12,014	-24.3	-616	-1.1
b. Non-food Credit	6,79,736	1,43,992	26.9	64,302	13.6	18,345	2.7	72,011	13.4
<b>8. Investments (a+b)</b>	<b>5,47,546</b>	<b>1,09,276</b>	<b>24.9</b>	<b>68,110</b>	<b>18.4</b>	<b>82,526</b>	<b>15.1</b>	<b>64,070</b>	<b>14.6</b>
a. Government securities	5,23,417	1,12,241	27.3	71,142	20.9	79,505	15.2	65,762	16.0
b. Other approved securities	24,129	-2,964	-10.9	-3,032	-10.1	3,020	12.5	-1,692	-6.3
<b>9. Cash in hand</b>	<b>7,567</b>	<b>1,322</b>	<b>21.2</b>	<b>587</b>	<b>10.4</b>	<b>741</b>	<b>9.8</b>	<b>181</b>	<b>2.9</b>
<b>10. Balances with the RBI</b>	<b>58,335</b>	<b>-4,068</b>	<b>-6.5</b>	<b>2,858</b>	<b>4.8</b>	<b>4,995</b>	<b>8.6</b>	<b>4,325</b>	<b>6.9</b>
<b>11. Inter-Bank Assets</b>	<b>59,019</b>	<b>6,156</b>	<b>11.6</b>	<b>-9,491</b>	<b>-15.2</b>	<b>1,493</b>	<b>2.5</b>	<b>11,671</b>	<b>22.1</b>
A. Credit-Deposit Ratio (%)	56.9	—	78.6	—	55.6	—	6.6	—	57.4
B. Non-food Credit-Deposit Ratio (%)	53.1	—	81.1	—	45.7	—	19.0	—	57.9
C. Investment-Deposit Ratio (%)	42.7	—	61.6	—	48.4	—	85.5	—	51.5

P Provisional.

— Not applicable.

# Other than from RBI/IDBI/NABARD/EXIM Bank.

Notes :

1. Figures in brackets exclude the impact of mergers since May 3, 2002.

2. Revised in line with the new accounting standards and consistent with the methodology suggested by the Working Group on Money Supply : Analytics and Methodology of Compilation (June 1998). The revision is in respect of pension and provident funds with commercial banks which are classified as other demand and time liabilities and includes those banks which have reported such changes so far.