

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	2002		2001-2002	2002-2003	2001	2002
	Apr. 26#	Month				
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	32,133	-1,071	1,335	915	12,738	-19,952
Borrowings from Banks ⁽¹⁾	22,382	-1,160	4,010	2,671	11,225	-5,675
Other demand and time liabilities ⁽²⁾	2,284	271	-258	187	1,047	251
Liabilities to Others						
Aggregate deposits@	11,35,309	11,893	30,187	34,856	1,56,553	1,42,504
		(1.1)	(3.1)	(3.2)	(18.7)	(14.4)
			[3.3]	[3.3]	[16.0]	[15.0]
Demand	1,56,423	-7,044	2,015	4,742	15,302	11,856
Time@	9,78,886	18,937	28,172	30,114	1,41,251	1,30,648
Borrowings ⁽³⁾	4,358	-1,536	3,248	1,279	1,427	-1,456
Other demand and time liabilities	1,07,682	-8,045	5,679	-3,018	22,265	10,796
Borrowings from Reserve Bank	2,166	-1,618	2,339	-1,450	-1,313	-4,069
Cash in hand and Balances with Reserve Bank	74,585	-4,985	17,425	6,119	14,534	-8,042
Cash in hand	6,499	244	436	436	607	405
Balances with Reserve Bank	68,086	-5,230	16,988	5,684	13,927	-8,446
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,645	381	888	930	2,555	-2,099
Money at call and short notice	33,533	-1,329	5,698	6,117	18,246	-7,793
Advances to Banks	5,186	-394	-493	-55	2,060	746
Other assets	2,665	-685	119	-109	321	608
Investments⁽⁵⁾	4,52,600	13,671	8,844	13,446	55,071	73,597
		(3.1)	(2.4)	(3.1)	(17.0)	(19.4)
Government securities	4,23,895	13,883	8,622	13,669	55,179	75,238
Other approved securities	28,705	-212	222	-223	-108	-1,641
Bank Credit	5,97,020	-7,466	5,442	11,189	72,324	80,144
		(-1.2)	(1.1)	(1.9)	(16.3)	(15.5)
Food Credit	55,014	513	-682	1,036	11,519	15,705
Non-food credit	5,42,007	-7,979	6,124	10,153	60,806	64,440
Loans, cash-credit and overdrafts	5,53,023	-7,248	3,513	9,222	67,395	79,295
Inland bills- purchased discounted ⁽⁶⁾	5,717	341	274	383	242	534
19,241	-412	1,234	1,044	4,707	-566	
Foreign bills-purchased discounted	9,117	-95	408	154	622	-642
9,922	-54	12	386	-642	1,524	
Cash-Deposit Ratio	6.57					
Investment-Deposit Ratio	39.87					
Credit-Deposit Ratio	52.59					

@ : 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 : 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.