

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on	Fortnight	Financial year so far		Year-on-year	
	2002 May 3#	3	2001-2002	2002-2003	2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	37,823	5,736	-62	6,605	11,704	-12,865
Borrowings from Banks ⁽¹⁾	22,184	901	876	2,474	10,838	-2,738
Other demand and time liabilities ⁽²⁾	2,286	160	-515	189	787	510
Liabilities to Others						
Aggregate deposits@	11,86,468	53,835	32,657	86,015	1,59,568	1,91,194
		(4.8)	(3.4)	(7.8)	(19.1)	(19.2)
			[3.6]	[8.1]	[16.4]	[20.1]
Demand	1,54,897	768	928	3,216	15,739	11,417
Time@	10,31,571	53,067	31,729	82,799	1,43,829	1,79,777
Borrowings ⁽³⁾	4,400	1,947	-131	1,320	-75	1,965
Other demand and time liabilities	1,21,065	12,721	3,984	10,365	18,872	25,872
Borrowings from Reserve Bank	4,457	934	2,522	840	624	-1,961
Cash in hand and Balances with Reserve Bank	80,526	-1,217	8,585	12,061	19,167	6,740
Cash in hand	6,746	384	336	683	942	752
Balances with Reserve Bank	73,780	-1,602	8,248	11,378	18,225	5,988
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,912	494	247	1,197	3,080	-1,191
Money at call and short notice	30,109	614	1,359	2,693	15,057	-6,877
Advances to Banks	5,253	-492	-427	12	1,911	748
Other assets	2,591	-148	157	-182	-136	497
Investments⁽⁵⁾	4,60,743	15,366	16,466	21,590	54,879	74,118
		(3.5)	(4.4)	(4.9)	(16.5)	(19.2)
Government securities	4,32,060	15,411	16,211	21,835	55,090	75,814
Other approved securities	28,683	-45	255	-245	-211	-1,696
Bank Credit	6,34,310	36,670	6,134	48,478	74,497	1,16,742
		(6.1)	(1.2)	(8.3)	(16.8)	(22.6)
Food Credit	57,000	4,516	3,106	3,022	14,040	13,903
Non-food credit	5,77,310	32,153	3,028	45,456	60,457	1,02,839
Loans, cash-credit and overdrafts	5,90,295	37,537	4,579	46,493	70,468	1,15,501
Inland bills- purchased	5,352	-695	604	18	366	-161
discounted ⁽⁶⁾	19,403	-182	963	1,206	4,187	-134
Foreign bills-purchased	9,481	-27	76	518	285	55
discounted	9,779	37	-88	243	-808	1,482
Cash-Deposit Ratio	6.79					
Investment-Deposit Ratio	38.83					
Credit-Deposit Ratio	53.46					

@ : 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.

This Table includes the impact of the merger of the ICICI with ICICI Bank.