

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 17#		2001-2002	2002-2003	2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	37,342	-482	-1,806	6,124	10,562	-11,602
Borrowings from Banks ⁽¹⁾	20,393	-1,791	-290	682	10,424	-3,364
Other demand and time liabilities ⁽²⁾	2,278	-8	-666	181	229	653
Liabilities to Others						
Aggregate deposits@	11,84,634	-1,835 (-0.2)	35,249 (3.7)	84,180 (7.6)	1,61,362 (19.3)	1,86,767 (18.7)
			<i>[3.8]</i>	<i>[8.0]</i>	<i>[16.6]</i>	<i>[19.6]</i>
Demand	1,52,947	-1,950	-1,659	1,266	15,604	12,054
Time@	10,31,687	116	36,908	82,914	1,45,757	1,74,713
Borrowings ⁽³⁾	2,575	-1,825	-242	-505	-163	250
Other demand and time liabilities	1,07,639	-13,426	565	-3,061	16,160	15,866
Borrowings from Reserve Bank	2,842	-1,615	876	-774	-5,569	-1,930
Cash in hand and Balances with Reserve Bank	78,614	-1,912	12,177	10,149	7,161	1,236
Cash in hand	6,496	-250	619	433	803	219
Balances with Reserve Bank	72,118	-1,662	11,557	9,716	6,358	1,017
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	19,370	458	-737	1,655	2,728	251
Money at call and short notice	27,017	-3,093	-1,005	-399	15,992	-7,606
Advances to Banks	6,004	750	-251	763	2,070	1,322
Other assets	2,536	-55	138	-237	-70	460
Investments⁽⁵⁾	4,58,296	-2,447	15,559	19,143	58,607	72,578
		<i>(-0.5)</i>	<i>(4.2)</i>	<i>(4.4)</i>	<i>(17.9)</i>	<i>(18.8)</i>
Government securities	4,30,164	-1,896	15,369	19,939	58,952	74,761
Other approved securities	28,132	-551	191	-796	-345	-2,183
Bank Credit	6,42,195	7,885	7,365	56,363	76,296	1,23,396
		<i>(1.2)</i>	<i>(1.4)</i>	<i>(9.6)</i>	<i>(17.2)</i>	<i>(23.8)</i>
Food Credit	58,793	1,793	6,445	4,815	16,144	12,357
Non-food credit	5,83,402	6,092	920	51,548	60,152	1,11,039
Loans, cash-credit and overdrafts	5,98,821	8,526	6,773	55,020	72,291	1,21,832
Inland bills- purchased	5,175	-177	360	-159	390	-94
discounted ⁽⁶⁾	19,191	-213	311	993	3,752	306
Foreign bills-purchased	8,980	-501	-94	17	425	-277
discounted	10,029	249	14	493	-562	1,629
Cash-Deposit Ratio	6.64					
Investment-Deposit Ratio	38.69					
Credit-Deposit Ratio	54.21					

@ : 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. Since May 3, 2002 this Table includes the impact of the merger of the ICICI with the ICICI Bank.