

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2002		Financial year so		Year-on-year	
	Jun. 14#	Fortnight	far		2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	37,592	557	-3,230	6,374	9,473	-9,928
Borrowings from Banks ⁽¹⁾	17,943	-2,423	-812	-1,768	7,669	-5,293
Other demand and time liabilities ⁽²⁾	2,405	-959	-544	309	586	659
Liabilities to Others						
Aggregate deposits@	11,97,290	697	41,883	96,837	1,64,031	1,92,789
		(0.1)	(4.4)	(8.8)	(19.5)	(19.2)
			[4.6]	[9.2]	[16.8]	[20.1]
Demand	1,54,678	-1,482	-3,527	2,997	15,012	15,653
Time@	10,42,612	2,180	45,410	93,839	1,49,019	1,77,136
Borrowings ⁽³⁾	2,454	-184	-352	-626	-634	239
Other demand and time liabilities	1,09,522	9	3,138	-1,178	16,946	15,176
Borrowings from Reserve Bank	257	-569	869	-3,360	-6,384	-4,508
Cash in hand and Balances with Reserve Bank						
Cash in hand	6,844	-95	688	781	712	499
Balances with Reserve Bank	66,232	2,595	12,810	3,830	11,902	-6,121
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,238	-893	-1,963	524	1,969	345
Money at call and short notice	24,935	-1,578	-2,530	-2,481	13,701	-8,163
Advances to Banks	5,539	172	270	298	3,021	336
Other assets	2,321	-35	244	-453	14	139
Investments⁽⁵⁾	4,68,608	-2,892	22,056	29,454	63,989	76,393
		(-0.6)	(6.0)	(6.7)	(19.5)	(19.5)
Government securities	4,41,084	-2,269	21,907	30,859	63,798	79,142
Other approved securities	27,524	-624	148	-1,405	192	-2,749
Bank Credit	6,43,884	-152	4,977	58,052	69,489	1,27,473
		(—)	(1.0)	(9.9)	(15.5)	(24.7)
Food Credit	60,446	-224	8,807	6,468	16,717	11,648
Non-food credit	5,83,438	71	-3,829	51,585	52,772	1,15,825
Loans, cash-credit and overdrafts	6,01,351	317	6,027	57,549	66,635	1,25,108
Inland bills- purchased	4,980	30	99	-354	240	-28
discounted ⁽⁶⁾	18,780	-612	-465	582	3,318	671
Foreign bills-purchased	8,486	-261	-362	-477	63	-502
discounted	10,288	374	-321	751	-767	2,223
Cash-Deposit Ratio	6.10					
Investment-Deposit Ratio	39.14					
Credit-Deposit Ratio	53.78					

@ : 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.