

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2002	Fortnight	Financial year so far		Year-on-year	
	Jun. 28#		2001-2002	2002-2003	2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	37,183	-409	-2,171	5,965	9,925	-11,396
Borrowings from Banks ⁽¹⁾	19,337	1,394	1,512	-374	10,295	-6,222
Other demand and time liabilities ⁽²⁾	2,226	-180	-807	129	363	742
Liabilities to Others						
Aggregate deposits@	12,03,966	6,676	54,171	1,03,512	1,62,883	1,87,176
		(0.6)	(5.6)	(9.4)	(19.1)	(18.4)
			[5.9]	[9.8]	[16.4]	[19.2]
Demand	1,56,726	2,047	5,392	5,045	17,705	8,782
Time@	10,47,240	4,628	48,780	98,468	1,45,178	1,78,395
Borrowings ⁽³⁾	2,606	152	-341	-473	-229	381
Other demand and time liabilities	1,10,212	690	2,205	-488	16,462	16,799
Borrowings from Reserve Bank	336	80	-280	-3,280	-5,097	-3,280
Cash in hand and Balances with Reserve Bank	62,245	-10,832	16,024	-6,221	14,545	-18,981
Cash in hand	7,176	332	1,242	1,113	1,151	276
Balances with Reserve Bank	55,069	-11,164	14,782	-7,334	13,394	-19,257
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,573	335	-927	858	3,720	-356
Money at call and short notice	27,181	2,246	1,390	-235	18,552	-9,837
Advances to Banks	5,587	48	-112	346	2,736	767
Other assets	2,236	-85	17	-538	-242	282
Investments⁽⁵⁾	4,84,349	15,742	23,216	45,196	65,501	90,974
		(3.4)	(6.3)	(10.3)	(20.0)	(23.1)
Government securities	4,56,823	15,739	24,213	46,598	66,952	92,576
Other approved securities	27,526	2	-997	-1,402	-1,452	-1,601
Bank Credit	6,48,050	4,166	7,982	62,219	59,481	1,28,635
		(0.6)	(1.6)	(10.6)	(12.9)	(24.8)
Food Credit	61,008	562	10,349	7,030	17,158	10,668
Non-food credit	5,87,043	3,604	-2,367	55,189	42,323	1,17,967
Loans, cash-credit and overdrafts	6,05,719	4,368	9,346	61,918	57,475	1,26,158
Inland bills- purchased	4,824	-156	-51	-510	-144	-34
discounted ⁽⁶⁾	18,682	-98	-665	485	2,999	773
Foreign bills-purchased	8,653	167	-128	-310	308	-569
discounted	10,172	-115	-520	636	-1,158	2,307
Cash-Deposit Ratio	5.17					
Investment-Deposit Ratio	40.23					
Credit-Deposit Ratio	53.83					

@ : 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.