

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2002	Fortnight	Financial year so far		Year-on-year	
	July 12#		2001-2002	2002-2003	2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	37,391	208	-3,327	5,962	8,753	-10,032
Borrowings from Banks ⁽¹⁾	17,583	-1,754	-1,430	-2,667	7,987	-5,034
Other demand and time liabilities ⁽²⁾	1,955	-270	-867	-268	287	531
Liabilities to Others						
Aggregate deposits@	11,99,104	-4,862	53,402	95,744	1,65,712	1,83,085
		(-0.4)	(5.5)	(8.7)	(19.5)	(18.0)
			[5.8]	[9.0]	[16.8]	[18.8]
Demand	1,52,913	-3,812	-2,430	-135	17,359	12,792
Time@	10,46,191	-1,049	55,832	95,879	1,48,353	1,70,293
Borrowings ⁽³⁾	9,978	7,372	-490	6,950	-897	7,902
Other demand and time liabilities	1,09,310	-902	500	-2,573	16,462	17,603
Borrowings from Reserve Bank	64	-272	572	-3,552	-3,764	-4,404
Cash in hand and Balances with Reserve Bank	80,609	18,365	8,146	11,962	5,049	7,261
Cash in hand	6,873	-303	581	628	974	634
Balances with Reserve Bank	73,736	18,668	7,565	11,334	4,075	6,628
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,170	-403	-552	177	4,161	-1,134
Money at call and short notice	25,336	-1,845	-3,216	-1,289	15,291	-7,077
Advances to Banks	5,715	128	115	143	2,823	668
Other assets	2,727	491	82	53	-249	708
Investments⁽⁵⁾	4,75,804	-8,546	33,188	37,535	74,066	72,457
		(-1.8)	(9.0)	(8.6)	(22.5)	(18.0)
Government securities	4,48,275	-8,548	33,968	37,099	75,330	74,273
Other approved securities	27,529	3	-780	436	-1,264	-1,816
Bank Credit	6,50,613	2,563	12,473	60,891	67,713	1,26,706
		(0.4)	(2.4)	(10.3)	(14.8)	(24.2)
Food Credit	59,463	-1,545	10,787	5,485	17,905	8,685
Non-food credit	5,91,150	4,107	1,686	55,406	49,808	1,18,022
Loans, cash-credit and overdrafts	6,08,353	2,634	14,087	60,747	65,439	1,24,050
Inland bills- purchased	4,875	52	-141	-156	316	108
discounted ⁽⁶⁾	18,418	-264	-872	135	2,655	716
Foreign bills-purchased	9,045	391	-460	-44	58	154
discounted	9,923	-250	-141	209	-755	1,678
Cash-Deposit Ratio	6.72					
Investment-Deposit Ratio	39.68					
Credit-Deposit Ratio	54.26					

@ : 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.