

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2002 Jul. 26#	Fortnight	Variation over			
			Financial year so far 2001-2002	2002-2003	Year-on-year 2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	37,317	-74	-12,270	5,889	-721	-1,163
Borrowings from Banks ⁽¹⁾	18,689	1,106	-5,426	-1,561	6,839	68
Other demand and time liabilities ⁽²⁾	2,244	289	-822	20	133	775
Liabilities to Others						
Aggregate deposits@	12,06,996	7,892	60,307	1,03,636	1,67,147	1,84,071
		(0.7)	(6.3)	(9.4)	(19.5)	(18.0)
			[6.6]	[9.8]	[16.9]	[18.8]
Demand	1,52,189	-724	-556	-859	17,948	10,194
Time@	10,54,807	8,616	60,863	1,04,495	1,49,198	1,73,878
Borrowings ⁽³⁾	9,772	-206	-379	6,743	-147	7,585
Other demand and time liabilities	1,10,250	939	1,943	-1,634	18,458	17,100
Borrowings from Reserve Bank	22	-42	2,544	-3,595	594	-6,419
Cash in hand and Balances with Reserve Bank						
Cash in hand	6,990	117	764	745	994	568
Balances with Reserve Bank	71,863	-1,873	11,677	9,461	11,477	643
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,008	-163	-1,804	15	2,704	-45
Money at call and short notice	28,053	2,717	-11,557	1,428	6,535	3,982
Advances to Banks	5,866	151	-2,710	293	-468	3,643
Other assets	2,394	-333	-145	-280	-126	602
Investments⁽⁵⁾	4,85,943	10,139	36,583	47,674	75,213	79,201
		(2.1)	(9.9)	(10.9)	(22.7)	(19.5)
Government securities	4,58,508	10,233	37,446	47,332	76,323	81,028
Other approved securities	27,435	-94	-864	342	-1,109	-1,826
Bank Credit	6,53,493	1,214	12,670	63,770	66,547	1,29,389
		(0.2)	(2.5)	(10.8)	(14.5)	(24.7)
Food Credit	59,077	-386	11,036	5,099	18,219	8,050
Non-food credit	5,94,415	1,600	1,634	58,671	48,328	1,21,339
Loans, cash-credit and overdrafts	6,10,458	440	14,663	62,852	64,459	1,25,580
Inland bills- purchased	5,729	853	-360	698	103	1,180
discounted ⁽⁶⁾	18,393	-25	-730	110	2,685	549
Foreign bills-purchased	9,266	221	-596	177	11	511
discounted	9,647	-276	-308	-67	-711	1,569
Cash-Deposit Ratio	6.53					
Investment-Deposit Ratio	40.26					
Credit-Deposit Ratio	54.14					

@ : 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.