

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2002		Financial year so far		Year-on-year	
	Aug. 23#	Fortnight	2001-2002	2002-2003	2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	38,129	-57	-16,500	6,701	-4,844	3,879
Borrowings from Banks ⁽¹⁾	19,388	60	-3,416	-861	7,030	-1,242
Other demand and time liabilities ⁽²⁾	2,018	-45	-850	-205	-291	578
Liabilities to Others						
Aggregate deposits@	12,18,881	8,263	68,225	1,15,521	1,67,588	1,88,038
		(0.7)	(7.1)	(10.5)	(19.4)	(18.2)
			[7.4]	[10.9]	[16.8]	[19.0]
Demand	1,52,833	2,895	608	-215	20,284	9,674
Time@	10,66,048	5,368	67,617	1,15,736	1,47,303	1,78,365
Borrowings ⁽³⁾	9,701	219	-471	6,673	-599	7,606
Other demand and time liabilities	1,10,009	-827	2,494	-1,874	15,724	16,307
Borrowings from Reserve Bank	15	-15	-448	-3,601	-2,803	-3,433
Cash in hand and Balances with Reserve Bank	73,562	-3,307	13,554	4,915	10,729	-5,193
Cash in hand	6,446	-37	800	201	1,000	-12
Balances with Reserve Bank	67,117	-3,270	12,754	4,714	9,729	-5,181
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,974	202	-3,601	-19	1,335	1,719
Money at call and short notice	27,236	-677	-5,437	611	11,752	-2,955
Advances to Banks	6,632	855	-2,148	1,060	-534	3,848
Other assets	2,646	269	-40	-28	-89	748
Investments⁽⁵⁾	5,01,618	10,503	36,196	63,349	73,873	95,263
		(2.1)	(9.8)	(14.5)	(22.2)	(23.4)
Government securities	4,74,194	10,514	37,195	63,018	75,330	96,965
Other approved securities	27,424	-11	-999	331	-1,457	-1,701
Bank Credit	6,52,520	-935	16,174	62,797	65,342	1,24,912
		(-0.1)	(3.2)	(10.6)	(14.1)	(23.7)
Food Credit	56,400	-2,453	10,646	2,422	18,001	5,763
Non-food credit	5,96,119	1,518	5,528	60,375	47,341	1,19,149
Loans, cash-credit and overdrafts	6,11,889	630	18,918	64,283	64,621	1,22,756
Inland bills- purchased	4,704	-66	-194	-328	193	-11
discounted ⁽⁶⁾	18,398	-224	-1,028	115	1,779	852
Foreign bills-purchased	8,084	-1,177	-1,046	-1,004	-342	-220
discounted	9,445	-98	-476	-269	-908	1,535
Cash-Deposit Ratio	6.04					
Investment-Deposit Ratio	41.15					
Credit-Deposit Ratio	53.53					

@ : 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.

Note : Includes the impact of mergers since May 3, 2002.