

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over				
	as on	Fortnight		Financial year so far		Year-on-year	
	2002 Sep. 20#	2001-2002	2002-2003	2001	2002	2001	2002
1	2	3	4	5	6	7	
Liabilities to the Banking System							
Demand and time deposits from Banks	38,624	287	-18,202	7,196	-6,713	6,076	
Borrowings from Banks ⁽¹⁾	20,933	1,894	-4,609	683	6,537	1,495	
Other demand and time liabilities ⁽²⁾	1,874	-582	-682	-349	163	265	
Liabilities to Others							
Aggregate deposits@	12,26,257	1,622	77,045	1,22,897	1,63,721	1,86,594	
		(0.1)	(8.0)	(11.1)	(18.7)	(17.9)	
			[8.4]	[11.6]	[16.1]	[18.7]	
Demand	1,53,484	-663	-3,990	435	12,131	14,922	
Time@	10,72,774	2,285	81,035	1,22,462	1,51,590	1,71,673	
Borrowings ⁽³⁾	10,260	492	1,525	7,231	1,789	6,169	
Other demand and time liabilities	1,16,451	-514	2,739	4,568	16,004	22,504	
Borrowings from Reserve Bank	12	-199	256	-3,605	-1,140	-4,141	
Cash in hand and Balances with Reserve Bank	73,096	-9,948	9,188	4,449	5,708	-1,293	
Cash in hand	6,369	6	453	124	599	258	
Balances with Reserve Bank	66,727	-9,954	8,735	4,325	5,109	-1,551	
Assets with the Banking System							
Balance with other Banks ⁽⁴⁾	18,031	-673	-3,590	38	887	1,765	
Money at call and short notice	35,899	8,519	-7,858	9,275	11,415	8,129	
Advances to Banks	7,941	565	-2,995	2,368	-1,039	6,003	
Other assets	2,600	70	167	-74	71	495	
Investments⁽⁵⁾	5,03,543	4,973	44,366	65,274	80,508	89,018	
		(1.0)	(12.0)	(14.9)	(24.1)	(21.5)	
Government securities	4,76,033	5,012	45,301	64,857	82,049	90,697	
Other approved securities	27,510	-39	-935	417	-1,541	-1,679	
Bank Credit	6,61,731	3,491	18,552	72,008	62,535	1,31,745	
		(0.5)	(3.6)	(12.2)	(13.4)	(24.9)	
Food Credit	53,362	-2,815	8,270	-616	16,171	5,101	
Non-food credit	6,08,368	6,307	10,282	72,624	46,363	1,26,644	
Loans, cash-credit and overdrafts	6,19,820	3,491	21,862	72,213	62,182	1,27,743	
Inland bills- purchased	4,772	12	-374	-259	208	238	
discounted ⁽⁶⁾	17,879	-317	-1,592	-404	1,085	896	
Foreign bills-purchased	9,492	178	-1,047	404	-497	1,189	
discounted	9,767	127	-297	54	-444	1,678	
Cash-Deposit Ratio	5.96						
Investment-Deposit Ratio	41.06						
Credit-Deposit Ratio	53.96						

@ : 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.