

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2002	Fortnight	Financial year so far		Year-on-year	
	Oct. 18#		2001-2002	2002-2003	2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	39,141	150	-19,216	7,712	-6,924	7,606
Borrowings from Banks ⁽¹⁾	20,038	-763	-3,753	-212	4,940	-256
Other demand and time liabilities ⁽²⁾	2,068	112	-328	-155	701	105
Liabilities to Others						
Aggregate deposits@	12,39,592	-2,574	88,703	1,36,232	1,60,817	1,88,271
		(-0.2)	(9.2)	(12.3)	(18.1)	(17.9)
			[9.7]	[12.9]	[15.5]	[18.7]
Demand	1,56,925	-4,142	-2,427	3,877	9,191	16,800
Time@	10,82,667	1,568	91,130	1,32,355	1,51,626	1,71,471
Borrowings ⁽³⁾	9,030	-1,196	-402	6,002	-108	6,866
Other demand and time liabilities	1,11,014	-6,755	11,923	-869	24,533	7,883
Borrowings from Reserve Bank	8	-88	727	-3,609	-1,601	-4,616
Cash in hand and Balances with Reserve Bank	67,064	-5,083	12,380	-1,583	-274	-10,518
Cash in hand	6,489	-11	220	244	52	612
Balances with Reserve Bank	60,575	-5,072	12,160	-1,828	-326	-11,129
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,839	-193	-3,255	-154	1,174	1,238
Money at call and short notice	34,584	-666	-9,201	7,959	8,754	8,156
Advances to Banks	6,587	-535	-2,389	1,015	-486	4,043
Other assets	2,562	-174	-258	-112	-363	882
Investments⁽⁵⁾	5,17,752	12,746	45,527	79,483	81,283	1,02,067
		(2.5)	(12.3)	(18.1)	(24.3)	(24.6)
Government securities	4,90,548	12,718	46,905	79,372	82,981	1,03,609
Other approved securities	27,204	28	-1,378	111	-1,698	-1,543
Bank Credit	6,73,533	422	31,682	83,811	64,990	1,30,417
		(0.1)	(6.2)	(14.2)	(13.6)	(24.0)
Food Credit	52,705	-521	10,289	-1,273	16,436	2,425
Non-food credit	6,20,829	943	21,393	85,084	48,554	1,27,993
Loans, cash-credit and overdrafts	6,30,762	216	34,435	83,155	65,485	1,26,111
Inland bills- purchased	5,319	145	-268	287	-132	678
discounted ⁽⁶⁾	17,994	103	-1,158	-289	387	577
Foreign bills-purchased	9,401	-175	-1,030	313	-200	1,081
discounted	10,058	132	-297	345	-551	1,970
Cash-Deposit Ratio	5.41					
Investment-Deposit Ratio	41.77					
Credit-Deposit Ratio	54.34					

@ : 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.