

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2002 Nov. 1#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2001-2002	2002-2003	2001	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	39,419	278	-19,082	7,991	-6,759	7,751
Borrowings from Banks ⁽¹⁾	23,226	3,188	-3,493	2,976	3,556	2,672
Other demand and time liabilities ⁽²⁾	2,196	128	-600	-27	557	505
Liabilities to Others						
Aggregate deposits@	12,46,357	6,764	92,822	1,42,996	1,67,110	1,90,917
		(0.5)	(9.6)	(13.0)	(18.8)	(18.1)
			[10.1]	[13.5]	[16.3]	[18.9]
Demand	1,60,163	3,238	-177	7,115	14,781	17,789
Time@	10,86,193	3,526	92,999	1,35,881	1,52,328	1,73,128
Borrowings ⁽³⁾	9,197	167	712	6,169	893	5,919
Other demand and time liabilities	1,19,081	8,066	20,068	7,197	28,449	7,805
Borrowings from Reserve Bank	36	28	1,510	-3,581	-483	-5,370
Cash in hand and Balances with Reserve Bank						
Cash in hand	6,457	-32	634	212	375	165
Balances with Reserve Bank	80,604	20,029	16,469	18,202	3,502	4,591
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,086	247	-3,273	93	1,144	1,503
Money at call and short notice	36,389	1,805	-10,626	9,764	6,874	11,387
Advances to Banks	6,097	-490	-2,631	525	-963	3,795
Other assets	2,602	41	-213	-71	-386	878
Investments⁽⁵⁾	5,05,437	-12,315	44,643	67,168	81,458	90,635
		(-2.4)	(12.1)	(15.3)	(24.4)	(21.9)
Government securities	4,77,940	-12,608	46,273	66,764	83,320	91,632
Other approved securities	27,497	293	-1,630	404	-1,862	-998
Bank Credit						
	6,79,885	6,351	36,501	90,162	69,295	1,31,949
		(0.9)	(7.1)	(15.3)	(14.5)	(24.1)
Food Credit	55,413	2,708	12,084	1,435	16,918	3,338
Non-food credit	6,24,471	3,643	24,417	88,727	52,376	1,28,611
Loans, cash-credit and overdrafts	6,36,316	5,554	38,910	88,710	69,958	1,27,191
Inland bills- purchased	5,225	-93	121	194	-52	196
Discounted ⁽⁶⁾	18,602	609	-1,698	320	-455	1,726
Foreign bills-purchased	9,527	126	-1,034	438	-568	1,210
Discounted	10,214	156	202	500	412	1,626
Cash-Deposit Ratio	6.99					
Investment-Deposit Ratio	40.55					
Credit-Deposit Ratio	54.55					

@ : 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.