

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2002 Nov. 15#	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	38,374	-1,046	-19,402	6,945	-6,956	7,025
Borrowings from Banks ⁽¹⁾	20,136	-3,090	-4,316	-114	3,329	405
Other demand and time liabilities ⁽²⁾	2,118	-79	-384	-106	623	211
Liabilities to Others						
Aggregate deposits@	12,45,969	-388	93,383	1,42,609	1,41,381	1,89,968
		(—)	(9.7)	(12.9)	(15.5)	(18.0)
			[10.2]	[13.5]	[16.2]	[18.8]
Demand	1,57,025	-3,139	-1,622	3,976	13,334	16,094
Time@	10,88,944	2,751	95,004	1,38,632	1,28,047	1,73,874
Borrowings ⁽³⁾	9,331	134	-568	6,302	-1,009	7,332
Other demand and time liabilities	1,27,642	8,561	13,582	15,758	22,659	22,852
Borrowings from Reserve Bank	7	-28	82	-3,609	-1,647	-3,970
Cash in hand and Balances with Reserve Bank	73,401	-13,660	10,243	4,754	3,559	-2,043
Cash in hand	6,626	169	912	381	643	57
Balances with Reserve Bank	66,775	-13,829	9,331	4,373	2,916	-2,100
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,305	219	-2,828	312	1,765	1,277
Money at call and short notice	32,796	-3,593	-10,227	6,171	3,840	7,395
Advances to Banks	6,803	705	-2,906	1,230	-1,038	4,775
Other assets	2,564	-38	5	-110	144	621
Investments⁽⁵⁾	5,13,509	8,072	47,792	75,240	70,770	95,558
		(1.6)	(12.9)	(17.2)	(20.4)	(22.9)
Government securities	4,86,456	8,516	49,625	75,280	72,885	96,796
Other approved securities	27,053	-444	-1,833	-40	-2,115	-1,238
Bank Credit	6,81,248	1,364	37,794	91,526	68,531	1,32,020
		(0.2)	(7.4)	(15.5)	(14.3)	(24.0)
Food Credit	54,204	-1,209	11,245	226	15,803	2,968
Non-food credit	6,27,044	2,573	26,549	91,300	52,728	1,29,053
Loans, cash-credit and overdrafts	6,37,969	1,653	40,539	90,362	70,379	1,27,215
Inland bills- purchased	5,177	-48	-147	146	-251	416
discounted ⁽⁶⁾	18,352	-250	-1,573	69	-750	1,351
Foreign bills-purchased	9,361	-166	-1,542	272	-1,181	1,552
discounted	10,390	175	518	676	334	1,486
Cash-Deposit Ratio	5.89					
Investment-Deposit Ratio	41.21					
Credit-Deposit Ratio	54.68					

@ : 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.