

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2002		Financial year so far		Year-on-year	
	Dec. 27#	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	37,785	-305	-18,809	6,356	-13,317	5,843
Borrowings from Banks ⁽¹⁾	20,684	1,708	-5,956	434	-2,650	2,593
Other demand and time liabilities ⁽²⁾	2,089	-191	149	-134	1,188	-351
Liabilities to Others						
Aggregate deposits@	12,59,128	3,332	1,08,145	1,55,767	1,37,594	1,88,365
		(0.3)	(11.2)	(14.1)	(14.7)	(17.6)
			[11.8]	[14.7]	[15.5]	[18.3]
Demand	1,63,228	2,329	6,084	10,180	8,605	14,592
Time@	10,95,899	1,004	1,02,061	1,45,588	1,28,989	1,73,773
Borrowings ⁽³⁾	10,397	613	1,933	7,368	2,227	5,898
Other demand and time liabilities	1,23,354	2,893	14,964	11,471	18,293	17,182
Borrowings from Reserve Bank	34	28	3,090	-3,583	294	-6,952
Cash in hand and Balances with Reserve Bank	71,132	-1,853	10,745	2,484	1,951	-4,815
Cash in hand	6,840	174	1,484	595	469	-302
Balances with Reserve Bank	64,292	-2,027	9,260	1,889	1,482	-4,513
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,650	194	-2,493	-343	853	287
Money at call and short notice	34,466	2,575	-10,982	7,842	-7,485	9,820
Advances to Banks	7,866	115	-3,180	2,293	-951	6,113
Other assets	2,447	44	439	-227	536	71
Investments⁽⁵⁾	5,25,302	-4,887	56,705	87,033	70,914	98,439
		(-0.9)	(15.3)	(19.9)	(19.9)	(23.1)
Government securities	4,98,830	-4,582	59,092	87,654	73,495	99,703
Other approved securities	26,472	-305	-2,388	-621	-2,581	-1,265
Bank Credit	6,88,934	4,892	48,240	99,212	61,971	1,29,261
		(0.7)	(9.4)	(16.8)	(12.5)	(23.1)
Food Credit	51,947	-281	12,285	-2,031	14,826	-330
Non-food credit	6,36,988	5,173	35,955	1,01,243	47,144	1,29,590
Loans, cash-credit and overdrafts	6,44,577	4,841	49,895	96,970	63,789	1,24,466
Inland bills- purchased	5,242	239	75	211	-403	258
discounted ⁽⁶⁾	19,952	210	-982	1,669	-425	2,360
Foreign bills-purchased	9,289	297	-828	201	-1092	766
discounted	9,874	-694	78	161	103	1,410
Cash-Deposit Ratio	5.65					
Investment-Deposit Ratio	41.72					
Credit-Deposit Ratio	54.72					

@ : 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.