

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003		Financial year so far		Year-on-year	
	Jan. 24#	Fortnight	2001-2002	2002-2003	2002	2003
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	37,298	-24	-19,905	5,870	-15,822	6,453
Borrowings from Banks ⁽¹⁾	20,168	560	-6,949	-82	-4,191	3,070
Other demand and time liabilities ⁽²⁾	1,879	25	-451	-344	545	39
Liabilities to Others						
Aggregate deposits@	12,63,968	1,830	1,14,052	1,60,608	1,40,624	1,87,299
		(0.1)	(11.8)	(14.6)	(15.0)	(17.4)
			[12.4]	[15.2]	[15.8]	[18.1]
Demand	1,59,499	-1,115	-1,101	6,451	10,184	18,048
Time@	11,04,470	2,946	1,15,153	1,54,158	1,30,440	1,69,251
Borrowings ⁽³⁾	11,225	638	1,072	8,196	1,143	7,586
Other demand and time liabilities	1,20,783	-1,713	11,268	8,899	15,969	18,307
Borrowings from Reserve Bank	8	-297	75	-3,608	-2,128	-3,963
Cash in hand and Balances with Reserve Bank	71,679	-5,894	9,224	3,032	-2,183	-2,746
Cash in hand	6,597	-134	490	352	674	450
Balances with Reserve Bank	65,082	-5,760	8,735	2,680	-2,856	-3,196
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,702	-82	-3,175	-291	245	1,021
Money at call and short notice	31,765	-278	-11,956	5,140	-8,611	8,093
Advances to Banks	6,979	-256	1,217	1,407	2,914	829
Other assets	2,505	23	266	-169	157	302
Investments⁽⁵⁾	5,33,407	9,400	59,389	95,138	73,162	1,03,858
		(1.8)	(16.0)	(21.7)	(20.5)	(24.2)
Government securities	5,06,987	9,364	61,930	95,810	75,740	1,05,022
Other approved securities	26,421	37	-2,540	-672	-2,578	-1,164
Bank Credit	6,96,551	4,911	57,109	1,06,829	68,260	1,28,008
		(0.7)	(11.2)	(18.1)	(13.6)	(22.5)
Food Credit	49,784	-358	14,689	-4,194	15,602	-4,896
Non-food credit	6,46,767	5,269	42,420	1,11,023	52,658	1,32,904
Loans, cash-credit and overdrafts	6,51,859	5,352	58,437	1,04,252	68,607	1,23,207
Inland bills- purchased	5,357	-137	-47	326	-103	496
discounted ⁽⁶⁾	19,617	-375	-391	1,334	2	1,434
Foreign bills-purchased	9,595	-95	-869	506	-663	1,113
Discounted	10,124	166	-20	410	418	1,759
Cash-Deposit Ratio	5.67					
Investment-Deposit Ratio	42.20					
Credit-Deposit Ratio	55.11					

@ : 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.