

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding	Variation over				
	as on 2003 Jan. 31#	Month	Financial year so far		Year-on-year	
1	2	3	4	5	6	7
			2001-2002	2002-2003	2002	2003
Liabilities to the Banking System						
Demand and time deposits from Banks	37,155	-630	-19,905	5,726	-15,822	6,310
Borrowings from Banks ⁽¹⁾	18,964	-1,720	-6,949	-1,286	-4,191	1,866
Other demand and time liabilities ⁽²⁾	1,925	-164	-451	-298	545	85
Liabilities to Others						
Aggregate deposits@	12,76,561	17,434	1,14,052	1,73,201	1,40,624	1,99,891
		(1.4)	(11.8)	(15.7)	(15.0)	(18.6)
			[12.4]	[16.3]	[15.8]	[19.3]
Demand	1,65,019	1,790	-1,101	11,970	10,184	23,568
Time@	11,11,543	15,643	1,15,153	1,61,231	1,30,440	1,76,324
Borrowings ⁽³⁾	13,178	2,781	1,072	10,150	1,143	9,540
Other demand and time liabilities	1,23,872	518	11,268	11,988	15,969	21,396
Borrowings from Reserve Bank	402	368	75	-3,214	-2,128	-3,569
Cash in hand and Balances with Reserve Bank	73,150	2,018	9,224	4,502	-2,183	-1,276
Cash in hand	6,683	-157	490	438	674	535
Balances with Reserve Bank	66,467	2,176	8,735	4,065	-2,856	-1,811
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,619	-32	-3,175	-374	245	938
Money at call and short notice	30,689	-3,777	-11,956	4,065	-8,611	7,017
Advances to Banks	6,883	-982	1,217	1,311	2,914	734
Other assets	2,423	-24	266	-251	157	220
Investments⁽⁵⁾	5,36,620	11,318	59,389	98,351	73,162	1,07,071
		(2.2)	(16.0)	(22.4)	(20.5)	(24.9)
Government securities	5,10,185	11,355	61,930	99,009	75,740	1,08,220
Other approved securities	26,435	-37	-2,540	-658	-2,578	-1,149
Bank Credit	7,04,087	15,152	57,109	1,14,364	68,260	1,35,544
		(2.2)	(11.2)	(19.4)	(13.6)	(23.8)
Food Credit	50,447	-1,499	14,689	-3,531	15,602	-4,233
Non-food credit	6,53,639	16,652	42,420	1,17,895	52,658	1,39,776
Loans, cash-credit and overdrafts	6,58,889	14,312	58,437	1,11,283	68,607	1,30,237
Inland bills- purchased	5,330	89	-47	299	-103	470
discounted ⁽⁶⁾	20,117	165	-391	1,834	2	1,933
Foreign bills-purchased	9,477	188	-869	388	-663	995
discounted	10,274	399	-20	560	418	1,908
Cash-Deposit Ratio	5.73					
Investment-Deposit Ratio	42.04					
Credit-Deposit Ratio	55.15					

@ : 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.

Notes : 1. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

2. Includes the impact of mergers since May 3, 2002.