

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003	Fortnight	Financial year so far		Year-on-year	
	Mar. 7#		2001-2002	2002-2003	2002	2003
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	39,250	1,564	-20,215	7,821	-18,955	8,715
Borrowings from Banks ⁽¹⁾	21,715	3,432	-5,359	1,466	-4,882	3,027
Other demand and time liabilities ⁽²⁾	2,344	424	-223	120	278	275
Liabilities to Others						
Aggregate deposits @	12,78,020	5,738	1,29,040	1,74,660	1,38,925	1,86,362
		(0.5)	(13.4)	(15.8)	(14.6)	(17.1)
			[14.0]	[16.5]	[15.3]	[17.8]
Demand	1,65,685	2,304	2,398	12,637	8,067	20,735
Time @	11,12,335	3,434	1,26,642	1,62,023	1,30,858	1,65,627
Borrowings ⁽³⁾	11,836	700	-47	8,807	271	9,317
Other demand and time liabilities	1,25,726	2,679	17,602	13,842	18,900	16,916
Borrowings from Reserve Bank	1,260	1,254	-1,242	-2,357	-3,327	-1,395
Cash in hand and Balances with Reserve Bank	74,799	6,115	4,022	6,151	-7,987	5,575
Cash in hand	6,608	162	241	362	431	709
Balances with Reserve Bank	68,191	5,953	3,781	5,789	-8,418	4,867
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,212	-173	-2,447	-780	-1,247	-196
Money at call and short notice	30,247	1,960	-12,041	3,622	-7,705	6,660
Advances to Banks	7,460	604	867	1,888	1,621	1,660
Other assets	2,595	140	664	-79	730	-6
Investments⁽⁵⁾	5,41,862	-536	65,606	1,03,593	70,143	1,06,097
		(-0.1)	(17.7)	(23.6)	(19.2)	(24.3)
Government securities	5,15,273	-678	68,291	1,04,097	72,846	1,06,948
Other approved securities	26,589	143	-2,685	-504	-2,703	-851
Bank Credit	7,14,622	6,359	64,699	1,24,899	70,412	1,38,489
		(0.9)	(12.7)	(21.2)	(13.9)	(24.0)
Food Credit	49,716	-511	13,913	-4,262	13,976	-4,189
Non-food credit	6,64,906	6,870	50,786	1,29,162	56,436	1,42,678
Loans, cash-credit and overdrafts	6,68,393	5,448	65,479	1,20,787	70,990	1,32,699
Inland bills- purchased	5,560	214	162	529	-40	490
discounted ⁽⁶⁾	20,199	281	-555	1,916	-220	2,180
Foreign bills-purchased	9,598	91	-854	510	-836	1,102
discounted	10,871	324	467	1,158	517	2,019
Cash-Deposit Ratio	5.85					
Investment-Deposit Ratio	42.40					
Credit-Deposit Ratio	55.92					

@ : 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.