

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	2003	Fortnight	2001-2002	2002-2003	2002	2003
1	Mar. 21#	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	40,450	1,200	-19,322	9,021	-19,322	9,021
Borrowings from Banks ⁽¹⁾	19,453	-2,263	-3,797	-797	-3,797	-797
Other demand and time liabilities ⁽²⁾	2,292	-51	-67	69	-67	69
Liabilities to Others						
Aggregate deposits@	12,80,576	2,556	1,40,742	1,77,216	1,40,742	1,77,216
		(0.2)	(14.6)	(16.1)	(14.6)	(16.1)
			[15.3]	[16.7]	[15.3]	[16.7]
Demand	1,68,840	3,155	10,496	15,792	10,496	15,792
Time@	11,11,736	-599	1,30,246	1,61,424	1,30,246	1,61,424
Borrowings ⁽³⁾	12,623	787	462	9,594	462	9,594
Other demand and time liabilities	1,28,948	3,222	20,676	17,065	20,676	17,065
Borrowings from Reserve Bank	79	-1,180	-280	-3,537	-280	-3,537
Cash in hand and Balances with Reserve Bank	65,340	-9,459	3,446	-3,307	3,446	-3,307
Cash in hand	7,005	398	587	760	587	760
Balances with Reserve Bank	58,335	-9,856	2,858	-4,068	2,858	-4,068
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,650	437	-1,863	-343	-1,863	-343
Money at call and short notice	32,689	2,442	-9,004	6,064	-9,004	6,064
Advances to Banks	7,106	-354	640	1,534	640	1,534
Other assets	2,498	-97	736	-176	736	-176
Investments⁽⁵⁾	5,48,317	6,455	68,110	1,10,048	68,110	1,10,048
		(1.2)	(18.4)	(25.1)	(18.4)	(25.1)
Government securities	5,21,816	6,543	71,142	1,10,640	71,142	1,10,640
Other approved securities	26,501	-88	-3,032	-592	-3,032	-592
Bank Credit	7,25,368	10,746	78,289	1,35,645	78,289	1,35,645
		(1.5)	(15.3)	(23.0)	(15.3)	(23.0)
Food Credit	49,479	-237	13,987	-4,499	13,987	-4,499
Non-food credit	6,75,888	10,982	64,302	1,40,144	64,302	1,40,144
Loans, cash-credit and overdrafts	6,77,866	9,473	77,391	1,30,260	77,391	1,30,260
Inland bills- purchased	5,813	252	123	782	123	782
discounted ⁽⁶⁾	20,614	415	-291	2,331	-291	2,331
Foreign bills-purchased	9,521	-77	-262	433	-262	433
discounted	11,553	682	1,328	1,839	1,328	1,839
Cash-Deposit Ratio	5.10					
Investment-Deposit Ratio	42.82					
Credit-Deposit Ratio	56.64					

@ : 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.