

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2003 Mar. 28#	Variation over				
		Month	Financial year so far		Year-on-year	
			2001-2002	2002-2003	2002	2003
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	40,606	1,255	-17,868	9,178	-20,849	7,724
Borrowings from Banks ⁽¹⁾	18,815	-463	1,403	-1,435	-176	-6,635
Other demand and time liabilities ⁽²⁾	2,339	375	-100	116	744	148
Liabilities to Others						
Aggregate deposits@	13,04,347	26,706	1,68,570	2,00,987	1,42,047	1,73,159
		(2.1)	(17.5)	(18.2)	(14.4)	(15.3)
			[18.3]	[19.0]	[15.0]	[15.9]
Demand	1,83,087	17,890	26,551	30,039	9,696	13,984
Time@	11,21,260	8,816	1,42,019	1,70,948	1,32,351	1,59,175
Borrowings ⁽³⁾	14,620	893	3,434	11,591	-319	8,620
Other demand and time liabilities	1,34,086	9,914	25,874	22,203	21,203	17,004
Borrowings from Reserve Bank	1,258	562	-112	-2,358	-2,195	-2,527
Cash in hand and Balances with Reserve Bank	82,774	6,546	14,771	14,127	-2,826	2,801
Cash in hand	7,131	414	999	886	797	474
Balances with Reserve Bank	75,643	6,132	13,772	13,241	-3,624	2,328
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,575	254	-425	-418	-2,803	-1,857
Money at call and short notice	30,404	993	-1,276	3,780	-2,833	-3,948
Advances to Banks	6,945	935	856	1,372	1,581	1,156
Other assets	2,710	299	766	37	696	7
Investments⁽⁵⁾	5,42,480	442	67,323	1,04,211	70,298	1,04,998
		(0.1)	(18.2)	(23.8)	(19.1)	(24.0)
Government securities	5,15,958	335	70,396	1,04,782	73,473	1,05,528
Other approved securities	26,523	107	-3,073	-571	-3,174	-530
Bank Credit	7,41,770	28,114	97,619	1,52,048	79,782	1,32,717
		(3.9)	(19.1)	(25.8)	(15.1)	(21.8)
Food Credit	49,398	-762	14,509	-4,581	14,740	-5,103
Non-food credit	6,92,373	28,876	83,110	1,56,628	65,042	1,37,820
Loans, cash-credit and overdrafts	6,93,194	26,134	93,672	1,45,588	78,843	1,29,307
Inland bills- purchased	5,955	-40	831	924	-27	217
Discounted ⁽⁶⁾	21,233	998	1,042	2,950	118	1,617
Foreign bills-purchased	9,891	290	253	803	-438	288
Discounted	11,497	731	1,822	1,783	1,285	1,289
Cash-Deposit Ratio	6.35					
Investment-Deposit Ratio	41.59					
Credit-Deposit Ratio	56.87					

@ : 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.