

Appendix Table III.6 : Important Banking Indicators - Scheduled Commercial Banks

(Amount in rupees crore)

| Item | Outstanding | | | Variations | | | | | | | | |
|---|----------------------------|-------------------------------|-----------------------|-----------------|-------------|---------------|------------|---------------------------|---------------------|----------|----------|------|
| | as on March 21, 2003 | Financial year | | | 2002-03 | | 2001-02 | | 2003-04 P | | 2002-03 | |
| | | Absolute | Per cent | Absolute | Per cent | Absolute | Per cent | Absolute | Per cent | Absolute | Per cent | |
| | | | | | | | | | | | | 2003 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | | | |
| 1. Gross Demand and Time Liabilities (2+3+4+6) | 14,85,643 | 2,13,470 | 16.8 | 1,38,694 | 12.2 | 61,345 | 4.1 | 1,04,079 | 8.2 | | | |
| 2. Aggregate Deposits (a+b) | 12,80,853 | 1,77,493 (1,47,822) | 16.1 (13.4) | 1,40,742 | 14.6 | 62,321 | 4.9 | 94,034 (54,329) | 8.5 (4.9) | | | |
| a. Demand deposits | 1,70,289 | 17,241 | 11.3 | 10,496 | 7.4 | 9,976 | 5.9 | 4,717 | 3.1 | | | |
| b. Time deposits | 11,10,564 | 1,60,252 (1,30,581) | 16.9 (13.7) | 1,30,246 | 15.9 | 52,345 | 4.7 | 89,317 (49,612) | 9.4 (5.2) | | | |
| 3. Other Borrowings # | 12,638 | 9,609 | 317.3 | 462 | 18.0 | 2,520 | 19.9 | 6,448 | 212.9 | | | |
| 4. Other Demand and Time Liabilities | 1,29,806 | 17,923 | 16.0 | 20,676 | 22.7 | -1,006 | -0.8 | -1,002 | -0.9 | | | |
| 5. Borrowings from the RBI | 79 | -3,537 | -97.8 | -280 | -7.2 | -78 | -98.7 | -3,280 | -90.7 | | | |
| 6. Inter-bank Liabilities | 62,346 | 8,444 | 15.7 | -23,186 | -30.1 | -2,490 | -4.0 | 4,599 | 8.5 | | | |
| 7. Bank Credit (a+b) | 7,29,215 | 1,39,493 | 23.7 | 78,289 | 15.3 | 3,602 | 0.5 | 59,096 | 10.0 | | | |
| a. Food Credit | 49,479 | -4,499 | -8.3 | 13,987 | 35.0 | 586 | 1.2 | 7,030 | 13.0 | | | |
| b. Non-food Credit | 6,79,736 | 1,43,992 | 26.9 | 64,302 | 13.6 | 3,015 | 0.4 | 52,066 | 9.7 | | | |
| 8. Investments (a+b) | 5,47,546 | 1,09,276 | 24.9 | 68,110 | 18.4 | 36,456 | 6.7 | 45,813 | 10.5 | | | |
| a. Government Securities | 5,23,417 | 1,12,241 | 27.3 | 71,142 | 20.9 | 33,158 | 6.3 | 47,047 | 11.4 | | | |
| b. Other Approved Securities | 24,129 | -2,964 | -10.9 | -3,032 | -10.1 | 3,298 | 13.7 | -1,233 | -4.6 | | | |
| 9. Cash in hand | 7,567 | 1,322 | 21.2 | 587 | 10.4 | 1,459 | 19.3 | 1,110 | 17.8 | | | |
| 10. Balances with the RBI | 58,335 | -4,068 | -6.5 | 2,858 | 4.8 | 17,630 | 30.2 | -7,334 | -11.8 | | | |
| 11. Inter-Bank Assets | 59,019 | 6,156 | 11.6 | -9,491 | -15.2 | -7,283 | -12.3 | 386 | 0.7 | | | |
| 12. Credit-Deposit Ratio (%) | 56.9 | - | 78.6 | - | 55.6 | - | 5.8 | - | 62.8 | | | |
| 13. Non-food Credit-Deposit Ratio (%) | 53.1 | - | 81.1 | - | 45.7 | - | 4.8 | - | 55.4 | | | |
| 14. Investment-Deposit Ratio (%) | 42.7 | - | 61.6 | - | 48.4 | - | 58.5 | - | 48.7 | | | |

P Provisional.

- Not applicable.

Other than from RBI/IDBI/NABARD/EXIM Bank.

Note :

1. Figures in brackets exclude the impact of mergers since May 3, 2002.

2. Revised in line with the new accounting standards and consistent with the methodology suggested by the Working Group on Money Supply : Analytics and Methodology of Compilation (June 1998). The revision is in respect of pension and provident funds with commercial banks which are classified as other demand and time liabilities and includes those banks which have reported such changes so far.