

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003		Financial year so far		Year-on-year	
	Apr. 4#	Fortnight	2002-2003	2003-2004	2002	2003
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	42,552	2,102	1,148	2,102	-22,031	9,976
Borrowings from Banks ⁽¹⁾	18,724	-72 9	3,753	-729	-3,171	-5,279
Other demand and time liabilities ⁽²⁾	5,821	3,529	-7 9	3,529	315	3,676
Liabilities to Others						
Aggregate deposits@	13,23,662	43,086	33,689	43,086	1,43,623	1,86,613
		(3.4)	(3.1)	(3.4)	(14.5)	(16.4)
			[3.2]	[3.5]	[15.1]	[17.1]
Demand	1,88,060	19,220	10,617	19,220	9,967	24,395
Time@	11,35,602	23,866	23,072	23,866	1,33,655	1,62,218
Borrowings ⁽³⁾	13,010	387	1,261	387	1,783	8,720
Other demand and time liabilities	1,29,216	268	-2,41 5	268	7,298	19,748
Borrowings from Reserve Bank	440	361	-3,163	361	-1,756	-14
Cash in hand and Balances with Reserve Bank	69,767	4,427	-2,760	4,427	-2,485	3,879
Cash in hand	7,240	234	-16 6	234	646	1,161
Balances with Reserve Bank	62,527	4,192	-2,59 3	4,192	-3,130	2,718
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,226	576	1,132	576	-3,600	-900
Money at call and short notice	31,955	-73 4	6,335	-734	-7,400	-1,004
Advances to Banks	2,202	-4,904	-23 7	-4,904	1,548	-3,133
Other assets	2,905	407	-1 5	407	45	246
Investments⁽⁵⁾	5,61,635	13,318	16,264	13,318	70,402	1,07,102
		(2.4)	(3.7)	(2.4)	(18.3)	(23.6)
Government securities	5,34,969	13,153	16,286	13,153	73,425	1,07,507
Other approved securities	26,666	165	-2 2	165	-3,023	-405
Bank Credit	7,49,878	24,510	13,947	24,510	75,307	1,46,208
		(3.4)	(2.4)	(3.4)	(14.3)	(24.2)
Food Credit	44,591	-4,888	-2,27 2	-4,888	13,874	-7,115
Non-food credit	7,05,287	29,398	16,219	29,398	61,433	1,53,323
Loans, cash-credit and overdrafts	7,00,823	22,957	10,229	22,957	74,279	1,42,988
Inland bills- purchased	6,309	496	1,078	496	94	199
discounted ⁽⁶⁾	21,275	660	1,948	660	273	1,044
Foreign bills-purchased	10,060	538	607	538	-31 6	364
discounted	11,412	-14 1	85	-141	977	1,613
Cash-Deposit Ratio	5.27					
Investment-Deposit Ratio	42.43					
Credit-Deposit Ratio	56.65					

@ : 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.