

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Out- standing as on 2003 Apr. 18#	Fortnight	Variation over			
			Financial year so far		Year-on-year	
			2002- 2003	2003- 2004	2002	2003
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	40,296	-2,255	659	-154	-19,806	8,209
Borrowings from Banks ⁽¹⁾	17,421	-1,303	1,176	-2,032	-3,180	-4,004
Other demand and time liabilities ⁽²⁾	4,075	-1,746	126	1,783	170	1,726
Liabilities to Others						
Aggregate deposits@	13,20,858	-2,804	30,669	40,282	1,44,587	1,86,829
		(-0.2)	(2.8)	(3.1)	(14.6)	(16.5)
			[2.9]	[3.3]	[15.3]	[17.1]
Demand	1,81,443	-6,617	1,381	12,603	10,046	27,014
Time@	11,39,415	3,813	29,288	27,679	1,34,540	1,59,815
Borrowings ⁽³⁾	14,928	1,918	-575	2,305	-468	12,475
Other demand and time liabilities	1,31,424	2,207	-4,217	2,476	11,023	23,757
Borrowings from Reserve Bank	4	-436	-94	-76	-2,320	-3,519
Cash in hand and Balances with Reserve Bank	84,233	14,466	13,247	18,893	6,750	2,338
Cash in hand	7,991	751	268	985	652	1,478
Balances with Reserve Bank	76,242	13,715	12,979	17,907	6,097	861
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,930	704	819	1,280	-2,234	117
Money at call and short notice	27,094	-4,861	2,914	-5,595	-5,511	-2,444
Advances to Banks	6,954	4,751	271	-152	1,482	1,110
Other assets	2,771	-134	-111	273	465	208
Investments⁽⁵⁾	5,67,751	6,115	5,657	19,434	57,266	1,23,824
		(1.1)	(1.3)	(3.5)	(14.8)	(27.9)
Government securities	5,40,703	5,734	5,973	18,887	60,950	1,23,554
Other approved securities	27,048	381	-316	546	-3,684	270
Bank Credit	7,32,872	-17,006	6,079	7,504	80,476	1,37,070
		(-2.3)	(1.0)	(1.0)	(15.6)	(23.0)
Food Credit	44,589	-2	-1,495	-4,890	16,376	-7,894
Non-food credit	6,88,283	-17,004	7,573	12,394	64,100	1,44,965
Loans, cash-credit and overdrafts	6,84,200	-16,623	3,982	6,334	80,311	1,32,612
Inland bills- purchased	6,536	227	383	723	-100	1,122
discounted ⁽⁶⁾	21,587	312	1,352	973	-269	1,952
Foreign bills-purchased	9,907	-153	119	386	-707	699
discounted	10,643	-770	243	-911	1,241	686
Cash-Deposit Ratio	6.38					
Investment-Deposit Ratio	42.98					
Credit-Deposit Ratio	55.48					

@ : 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.