

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Out-standing as on 2003 Apr. 25#	Variation over				
		Month	Financial year so far		Year-on-year	
			2002-2003	2003-2004	2002	2003
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	37,815	-2,791	1,249	-2,635	-19,408	5,138
Borrowings from Banks <sup>(1)</sup>	15,250	-3,565	1,951	-4,202	-5,856	-6,951
Other demand and time liabilities <sup>(2)</sup>	2,612	273	115	320	305	274
<b>Liabilities to Others</b>						
Aggregate deposits@	13,21,185	16,839	33,393	40,609	1,43,948	1,84,433
		(1.3)	(3.0)	(3.2)	(14.5)	(16.2)
			[3.2]	[3.3]	[15.2]	[16.9]
Demand	1,79,278	-3,809	2,662	10,438	11,143	23,568
Time@	11,41,907	20,647	30,731	30,171	1,32,805	1,60,864
Borrowings <sup>(3)</sup>	16,175	1,555	3,220	3,552	435	9,926
Other demand and time liabilities	1,25,802	-8,284	-7,798	-3,146	7,199	21,717
<b>Borrowings from Reserve Bank</b>	<b>1</b>	<b>-1,257</b>	<b>-1,450</b>	<b>-78</b>	<b>-4,069</b>	<b>-2,165</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>75,071</b>	<b>-7,703</b>	<b>6,216</b>	<b>9,731</b>	<b>-7,763</b>	<b>208</b>
Cash in hand	8,014	883	532	1,009	683	1,237
Balances with Reserve Bank	67,057	-8,587	5,684	8,722	-8,446	-1,029
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,146	571	441	496	-2,311	-288
Money at call and short notice	24,574	-5,830	7,333	-8,114	-7,369	-9,383
Advances to Banks	6,208	-737	-492	-898	641	1,127
Other assets	2,660	-50	-112	162	506	98
<b>Investments<sup>(5)</sup></b>	<b>5,66,725</b>	<b>24,245</b>	<b>14,133</b>	<b>18,408</b>	<b>73,399</b>	<b>1,14,323</b>
		(4.5)	(3.2)	(3.4)	(19.4)	(25.3)
Government securities	5,39,730	23,772	14,501	17,914	77,020	1,14,053
Other approved securities	26,995	473	-368	494	-3,621	270
<b>Bank Credit</b>	<b>7,31,429</b>	<b>-10,342</b>	<b>6,797</b>	<b>6,061</b>	<b>79,644</b>	<b>1,34,909</b>
		(-1.4)	(1.2)	(0.8)	(15.4)	(22.6)
Food Credit	47,267	-2,130	1,036	-2,212	15,705	-7,746
Non-food credit	6,84,161	-8,211	5,762	8,273	63,939	1,42,655
Loans, cash-credit and overdrafts	6,84,078	-9,116	5,328	6,211	79,206	1,31,143
Inland bills- purchased	6,089	134	37	276	-114	1,021
discounted <sup>(6)</sup>	21,105	-128	1,172	491	-353	1,650
Foreign bills-purchased	9,851	-41	-5	330	-676	768
discounted	10,306	-1,191	265	-1,247	1,581	327
<b>Cash-Deposit Ratio</b>	<b>5.68</b>					
<b>Investment-Deposit Ratio</b>	<b>42.90</b>					
<b>Credit-Deposit Ratio</b>	<b>55.36</b>					

@ : 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.