

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003 May 2#	Fortnight	Financial year so far		Year-on-year	
1	2	3	2002-2003	2003-2004	2002	2003
			4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	41,415	1,118	6,468	965	-12,791	3,518
Borrowings from Banks ⁽¹⁾	16,191	-1,230	2,042	-3,262	-2,631	-6,101
Other demand and time liabilities ⁽²⁾	2,519	-1,556	197	226	645	98
Liabilities to Others						
Aggregate deposits@	13,23,713	2,855	76,775	43,137	1,84,860	1,43,578
		(0.2)	(7.0)	(3.4)	(18.6)	(12.2)
			[7.2]	[3.5]	[19.4]	[12.6]
Demand	1,78,038	-3,405	2,705	9,198	12,273	22,285
Time@	11,45,675	6,260	74,070	33,939	1,72,588	1,21,293
Borrowings ⁽³⁾	15,561	633	6,438	2,939	7,031	6,095
Other demand and time liabilities	1,31,737	314	8,410	2,789	25,101	11,444
Borrowings from Reserve Bank	11	8	840	-68	-1,961	-4,446
Cash in hand and Balances with Reserve Bank						
Cash in hand	8,110	119	298	1,104	549	1,567
Balances with Reserve Bank	81,496	5,254	11,378	23,161	5,988	7,716
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,706	-224	360	1,056	-1,751	353
Money at call and short notice	25,868	-1,226	4,357	-6,820	-6,005	-5,113
Advances to Banks	5,418	-1,535	-82	-1,688	985	-72
Other assets	2,673	-97	-63	175	516	63
Investments⁽⁵⁾	5,62,773	-4,978	20,139	14,456	71,782	1,04,365
		(-0.9)	(4.6)	(2.6)	(18.6)	(22.8)
Government securities	5,35,751	-4,952	20,574	13,935	75,504	1,04,001
Other approved securities	27,022	-26	-435	521	-3,722	364
Bank Credit						
	7,31,259	-1,613	53,163	5,891	1,25,318	88,373
		(-0.2)	(9.0)	(0.8)	(24.2)	(13.7)
Food Credit	49,922	5,333	3,022	443	13,903	-7,078
Non-food credit	6,81,337	-6,946	50,141	5,448	1,11,415	95,451
Loans, cash-credit and overdrafts	6,85,232	1,032	51,491	7,366	1,24,303	86,135
Inland bills- purchased	5,802	-733	124	-11	-357	647
discounted ⁽⁶⁾	20,563	-1,024	1,281	-51	26	1,000
Foreign bills-purchased	9,514	-393	42	-8	-295	383
discounted	10,148	-495	226	-1,406	1,642	208
Cash-Deposit Ratio	6.77					
Investment-Deposit Ratio	42.51					
Credit-Deposit Ratio	55.24					

@ : 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.