

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

(Rs. crore)

Item	Outstanding as on 2003 May 16#	Fortnight	Variation over			
			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	41,921	506	6,171	1,470	-11,344	4,321
Borrowings from Banks <sup>(1)</sup>	18,886	2,695	410	-567	-3,097	-1,774
Other demand and time liabilities <sup>(2)</sup>	2,592	74	-185	300	414	554
<b>Liabilities to Others</b>						
Aggregate deposits@	13,21,752	-1,961	75,617	41,176	1,81,110	1,42,775
		(-0.1)	(6.9)	(3.2)	(18.1)	(12.1)
			[7.1]	[3.3]	[19.0]	[12.6]
Demand	1,73,398	-4,641	-883	4,558	11,272	21,233
Time@	11,48,354	2,680	76,500	36,619	1,69,838	1,21,542
Borrowings <sup>(3)</sup>	15,911	349	6,709	3,288	7,413	6,174
Other demand and time liabilities	1,56,286	24,548	-4,916	27,338	15,194	49,319
<b>Borrowings from Reserve Bank</b>	<b>11</b>	<b>—</b>	<b>-774</b>	<b>-68</b>	<b>-1,930</b>	<b>-2,831</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>80,787</b>	<b>-8,818</b>	<b>10,205</b>	<b>15,447</b>	<b>1,474</b>	<b>1,935</b>
Cash in hand	7,964	-145	489	959	457	1,230
Balances with Reserve Bank	72,823	-8,673	9,716	14,488	1,017	705
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,760	-946	-246	110	-1,372	12
Money at call and short notice	27,743	1,874	1,543	-4,946	-6,457	-424
Advances to Banks	6,826	1,408	630	-280	1,520	624
Other assets	2,665	-8	-326	167	272	318
<b>Investments<sup>(5)</sup></b>	<b>5,76,685</b>	<b>13,912</b>	<b>20,110</b>	<b>28,368</b>	<b>72,661</b>	<b>1,18,306</b>
		(2.5)	(4.6)	(5.2)	(18.8)	(25.8)
Government securities	5,49,410	13,659	20,528	27,594	76,301	1,17,706
Other approved securities	27,275	253	-418	774	-3,640	600
<b>Bank Credit</b>	<b>7,31,140</b>	<b>-119</b>	<b>50,954</b>	<b>5,772</b>	<b>1,21,878</b>	<b>90,464</b>
		(—)	(8.6)	(0.8)	(23.5)	(14.1)
Food Credit	49,277	-645	4,815	-202	12,357	-9,516
Non-food credit	6,81,863	526	46,138	5,974	1,09,521	99,980
Loans, cash-credit and overdrafts	6,85,913	681	50,049	8,047	1,20,667	88,258
Inland bills- purchased	5,712	-91	-269	-101	-506	949
discounted <sup>(6)</sup>	19,436	-1,127	980	-1,178	377	173
Foreign bills-purchased	9,603	90	-102	82	-271	617
discounted	10,476	328	296	-1,077	1,610	466
<b>Cash-Deposit Ratio</b>	<b>6.11</b>					
<b>Investment-Deposit Ratio</b>	<b>43.63</b>					
<b>Credit-Deposit Ratio</b>	<b>55.32</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

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percentage variation in the relevant period.

**Note:** Includes the impact of mergers since May 3, 2002.