

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003	Fortnight	Financial year so far		Year-on-year	
	May 30#		2002-2003	2003-2004	2002	2003
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	40,432	-1,489	5,362	-18	-10,951	3,641
Borrowings from Banks ⁽¹⁾	17,315	-1,570	-88	-2,138	-4,843	-2,847
Other demand and time liabilities ⁽²⁾	2,554	-39	1,111	261	1,779	-781
Liabilities to Others						
Aggregate deposits@	13,28,582	6,830	88,456	48,006	1,87,217	1,36,766
		(0.5)	(8.0)	(3.7)	(18.6)	(11.5)
			[8.3]	[3.9]	[19.5]	[11.9]
Demand	1,75,440	2,042	3,105	6,600	14,773	19,286
Time@	11,53,142	4,788	85,350	41,407	1,72,444	1,17,480
Borrowings ⁽³⁾	16,721	810	6,863	4,098	7,636	6,829
Other demand and time liabilities	1,12,980	-3,514	-1,726	-15,968	16,511	2,822
Borrowings from Reserve Bank	1	-10	-2,791	-78	-840	-825
Cash in hand and Balances with Reserve Bank						
	88,169	7,381	2,306	22,829	6,130	17,215
Cash in hand	8,479	515	1,071	1,473	915	1,162
Balances with Reserve Bank	79,690	6,867	1,235	21,355	5,214	16,053
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	16,434	-1,326	-293	-1,216	-586	-1,266
Money at call and short notice	29,508	1,765	836	-3,181	-10,907	2,047
Advances to Banks	6,876	51	-88	-230	482	1,392
Other assets	2,650	-15	-349	152	306	325
Investments⁽⁵⁾	5,74,015	-2,670	33,559	25,698	73,930	1,02,186
		(-0.5)	(7.7)	(4.7)	(18.6)	(21.7)
Government securities	5,46,759	-2,650	34,010	24,944	77,731	1,01,573
Other approved securities	27,256	-20	-451	754	-3,800	613
Bank Credit	7,30,653	-487	55,025	5,286	1,29,068	85,906
		(-0.1)	(9.3)	(0.7)	(25.0)	(13.3)
Food Credit	51,047	1,770	6,691	1,568	11,938	-9,622
Non-food credit	6,79,606	-2,256	48,334	3,718	1,17,130	95,528
Loans, cash-credit and overdrafts	6,86,212	298	54,578	8,345	1,27,345	84,027
Inland bills- purchased	5,318	-393	-193	-495	-125	480
discounted ⁽⁶⁾	19,383	-53	833	-1,231	511	267
Foreign bills-purchased	9,473	-130	-599	-48	-427	984
discounted	10,267	-209	405	-1,286	1,764	148
Cash-Deposit Ratio	6.64					
Investment-Deposit Ratio	43.21					
Credit-Deposit Ratio	54.99					

@ : 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.