3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Personant Per		Outstanding		Variation over			
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 40,432 -1,489 5,362 -18 -10,951 3,641 70,000 7	Item	as on 2003	Fortnight	Financial year so far		Year-on-year	
Demand and time deposits from Banks 40,432		May 30#		2002-2003	2003-2004	2002	2003
Demand and time deposits from Banks	1	2	3	4	5	6	7
Borrowings from Banks 17,315 1,370 1,88 1,315 1,779 1,781 1,781 1,781 1,781 1,781 1,781 1,781 1,781 1,781 1,367,66 1,781 1,367,66 1,881 1,367,66 1,881 1,391 1,955 1,119 1,195 1,119 1,195 1,119 1,195 1,119 1,195 1,1	Liabilities to the Banking System						_
Cash in hand and Balances with Reserve Bank Tash Balances with the Banking System Balances with Orber Sases with the Banking System Balances with Orber Sases with the Banking System Sases		40,432	-1,489	5,362	-18	-10,951	3,641
Name	Borrowings from Banks (1)	17,315	-1,570	-88	-2,138	-4,843	-2,847
Aggregate deposits@ 13,28,582 6,830 88,456 48,006 1,72,17 1,36,766 Barrand 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 1,72,444 1,72,444 1,74,80 Borrowings ⁽³⁾ 16,721 1810 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 8,479 515 1,071 1,473 915 1,162 Cash in hand and Balances with Reserve Bank 8,479 515 1,071 1,473 915 1,162 Balance with other Banking System 8 16,634 -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 5,74,015 -2,670 33,559 25,698	Other demand and time liabilities ⁽²⁾	2,554	-39	1,111	261	1,779	-781
Demand	Liabilities to Others						
Demand	Aggregate deposits@	13,28,582	6,830	88,456	48,006	1,87,217	1,36,766
Demand Time@ 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 1,74,480 Borrowings for 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 and Balances with Reserve Bank 88,169 7,381 2,306 22,829 6,130 17,215 Cash in hand Balances with Reserve Bank 88,169 7,381 2,306 22,829 6,130 17,215 Cash in hand and Balances with Reserve Bank 88,169 7,381 2,306 22,829 6,130 17,215 Balance with other Banks 16,434 −1,326 −293 −1,216 −586 −1,266 Money at call and short notice 29,508 1,765 836 −3,181 <t< td=""><td></td><td></td><td>(0.5)</td><td>(8.0)</td><td>(3.7)</td><td>(18.6)</td><td>(11.5)</td></t<>			(0.5)	(8.0)	(3.7)	(18.6)	(11.5)
Time@ 11,53,142 4,788 85,350 41,407 1,72,444 1,17,480 Borrowings(3) 0ther demand and time liabilities 1,12,980 −3,514 −1,726 −15,968 16,512 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 and Balances with Reserve Bank 88,479 515 1,071 1,473 915 1,165 Balances with the Banking System 8479 515 1,071 1,473 915 1,665 Money at call and short notice 29,508 1,765 836 −3,181 −10,907 2,047 Advances to Banks 6,876 51 −88 −3,181 −10,907 2,047 Advances to Banks 6,876 51 −88 −3,181 −10,907 2,047 Advances to Banks 6,876 51 −88 −3,181 −10,907 2,047 <				[8.3]	[3.9]	[19.5]	[11.9]
Borrowings	Demand	1,75,440	2,042	3,105	6,600	14,773	19,286
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 8 1,6434 -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⁾ 5,46,759 -2,670 33,559 25,698 73,930 1,01,731 Governmen		11,53,142	4,788	85,350	41,407	1,72,444	1,17,480
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 8 1,6434 -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⁾ 5,46,759 -2,670 33,559 25,698 73,930 1,01,731 Governmen	Borrowings ⁽³⁾	16,721	810	6,863	4,098	7,636	6,829
Cash in hand and Balances with Reserve Bank 88,169 7,381 2,306 22,829 6,130 17,215 Cash in hand Balances with Reserve Bank 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 Government securities 5,46,759 -2,650 34,010 24,944 77,731 1,01,573 Other approved securities 7,30,653 -487 55,025 5,286	Other demand and time liabilities	1,12,980	-3,514	-1,726	-15,968	16,511	2,822
Cash in hand Balances with Reserve Bank 8,479 79,690 515 6,867 1,071 1,235 1,473 21,355 915 5,214 1,162 16,053 Assets with the Banking System Balance with other Banks ⁽⁴⁾ 16,434 16,434 -1,326 -1,266 -293 -1,216 -586 -586 -1,266 -1,266 Money at call and short notice Advances to Banks 6,876 6,876 51 51 -88 -230 -230 482 482 1,392 1,392 Other assets 2,650 -15 -349 -2,670 152 306 325 305 102,186 217 Investments ⁽⁵⁾ 5,74,015 -2,670 -2,670 33,559 33,559 25,698 73,930 73,930 1,01,573 1,01,573 Government securities Other approved securities 5,46,759 27,256 -2,650 -20 34,010 -451 24,944 77,731 1,01,573 1,01,573 Bank Credit 7,30,653 (-0.1) -487 (-0.1) 55,025 (9.3) 5,286 (1,29,068 85,906 85,906 Bank Credit 51,047 (-0.1) 1,770 (9.3) (0.7) (25.0) (13.3) Food Credit Non-food credit 51,047 (57,606 1,770 (-2,256 48,334 (3,718 1,17,130 95,528 Loans, cash-credit and overdrafts Inland bills- purchased discounted		1	-10	-2,791	-78	-840	-825
Cash in hand Balances with Reserve Bank 8,479 79,690 515 6,867 1,071 1,235 1,473 21,355 915 5,214 1,162 16,053 Assets with the Banking System Balance with other Banks' ⁴⁾ 16,434 16,434 -1,326 -1,236 -293 -293 -1,216 -1,216 -586 -1,266 -1,266 -1,266 Money at call and short notice Advances to Banks 6,876 6,876 51 51 -88 -230 -230 482 482 482 1,392 1,392 048 20,447 2,650 -256 -15 -349 152 306 325 306 325 325 Investments' ⁵⁾ 5,74,015 -2,670 -2,670 33,559 25,698 25,988 73,930 73,930 1,01,573 1,01,573 Government securities Other approved securities 5,46,759 27,256 -2,650 -20 34,010 -451 24,944 77,731 1,01,573 1,01,573 Bank Credit Sank Credit Non-food credit 7,30,653 51,047 -487 1,770 55,025 6,691 5,286 1,29,068 1,29,068 1,29,068 1,29,068 1,29,068 1,330 85,906 1,29,068 1,330 85,906 1,29,068 1,330 85,906 1,29,068 1,330 1,17,130 1,17,130 95,528 1,29,068 1,330 1,29,068 1,29,068 1,330 85,906 1,29,068 1,330 1,29,068 1,29,068 1,330 85,906 1,29,068 1,330 1,29,068 1,29,068 1,330 1,331 1,17,130 85,906 1,29,068 1,330 1,331 1,17,130	Cash in hand and Balances with Reserve Bank	88,169	7,381	2,306	22,829	6,130	17,215
Balances with Reserve Bank 79,690 6,867 1,235 21,355 5,214 16,053	Cash in hand					915	1,162
Balance with other Banks (4)	Balances with Reserve Bank	79,690	6,867	1,235		5,214	16,053
Balance with other Banks (4)	Assets with the Banking System						
Advances to Banks Other assets 2,650 Investments ⁽⁵⁾ Investments 5,74,015 Government securities Other approved securities 7,30,653 -487 -2,650 -20 -451 -451 -3,800 -10,1573 -3,800 -10,10,10,10,10 -10,10,10,10 -10,10,10 -10,10,10 -10,10	Balance with other Banks ⁽⁴⁾	16,434	-1,326	-293	-1,216	-586	-1,266
Advances to Banks Other assets 2,650 Investments ⁽⁵⁾ Investments 5,74,015 Government securities Other approved securities 7,30,653 -487 -2,650 -20 -451 -451 -3,800 -10,1573 -3,800 -10,10,10,10,10 -10,10,10,10 -10,10,10 -10,10,10 -10,10	Money at call and short notice	29,508	1,765	836	-3,181	-10,907	2,047
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 Government securities (-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 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 9,473 -130 -599 <td></td> <td>6,876</td> <td>51</td> <td>-88</td> <td>-230</td> <td></td> <td></td>		6,876	51	-88	-230		
S,74,015 C,0.5 C,0.5 C,7.7 C,4.7 C,4.7 C,4.7 C,2.7 C,5.7 C	Other assets	2,650	-15	-349	152	306	325
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Investments ⁽⁵⁾		-2,670	33,559	25,698	73,930	1,02,186
Government securities 5,46,759 -2,650 34,010 24,944 77,731 1,01,573 754 -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 11,11 11,1		, ,					
Pank Credit 7,30,653 -487 55,025 5,286 1,29,068 85,906 (-0.1) (9.3) (0.7) (25.0) (13.3)	Government securities	5,46,759		34,010			
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	Other approved securities	27,256	-20	-451	754	-3,800	613
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	Bank Credit	7,30,653	-487	55,025	5,286	1,29,068	85,906
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 discounted ⁽⁶⁾ 5,318 -393 -193 -495 -125 480 discounted ⁽⁶⁾ 19,383 -53 833 -1,231 511 267 Foreign bills-purchased discounted 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			(-0.1)	(9.3)	(0.7)	(25.0)	(13.3)
Loans, cash-credit and overdrafts 6,86,212 298 54,578 8,345 1,27,345 84,027 Inland bills- purchased discounted (6) 5,318 -393 -193 -495 -125 480 Foreign bills-purchased discounted 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	Food Credit	51,047	1,770	6,691	1,568	11,938	-9,622
Inland bills- purchased discounted (6) 5,318 -393 -193 -495 -125 480 discounted (6) Foreign bills-purchased discounted 19,383 -53 833 -1,231 511 267 Foreign bills-purchased discounted 9,473 -130 -599 -48 -427 984 Cash-Deposit Ratio 6.64 Investment-Deposit Ratio 43.21	Non-food credit	6,79,606	-2,256	48,334	3,718	1,17,130	95,528
discounted (6) 19,383 -53 833 -1,231 511 267 Foreign bills-purchased discounted 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	Loans, cash-credit and overdrafts	6,86,212	298	54,578	8,345	1,27,345	84,027
Foreign bills-purchased 9,473 -130 -599 -48 -427 984 discounted 10,267 -209 405 -1,286 1,764 148 **Cash-Deposit Ratio** *Investment-Deposit Ratio** 43.21**	Inland bills- purchased	5,318	-393	-193	-495	-125	480
Foreign bills-purchased 9,473 -130 -599 -48 -427 984 discounted 10,267 -209 405 -1,286 1,764 148 **Cash-Deposit Ratio** *Investment-Deposit Ratio** 43.21**	discounted ⁽⁶⁾		-53	833	-1,231	511	267
discounted 10,267 -209 405 -1,286 1,764 148 Cash-Deposit Ratio 6.64 Investment-Deposit Ratio 43.21							984
Cash-Deposit Ratio 6.64 Investment-Deposit Ratio 43.21			-209			1,764	148
Investment-Deposit Ratio 43.21	Cash-Deposit Ratio	6.64			-	•	
		43.21					
		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.

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

⁽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.