

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003		Financial year so far		Year-on-year	
	Jun. 13#	Fortnight	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	39,639	-793	6,302	-811	-9,790	1,909
Borrowings from Banks <sup>(1)</sup>	18,490	1,175	-2,307	-962	-5,293	548
Other demand and time liabilities <sup>(2)</sup>	2,465	-88	255	173	731	-13
<b>Liabilities to Others</b>						
Aggregate deposits@	13,31,373	2,791	83,804	50,797	1,82,664	1,44,208
		(0.2)	(7.6)	(4.0)	(18.2)	(12.1)
			[7.9]	[4.1]	[19.0]	[12.6]
Demand	1,73,376	-2,064	-2,345	4,536	11,678	22,672
Time@	11,57,997	4,855	86,149	46,261	1,70,985	1,21,536
Borrowings <sup>(3)</sup>	16,024	-697	6,561	3,401	7,375	6,434
Other demand and time liabilities	1,33,446	2,414	-1,586	4,498	15,952	23,148
<b>Borrowings from Reserve Bank</b>	<b>1</b>	<b>—</b>	<b>-3,360</b>	<b>-78</b>	<b>-4,508</b>	<b>-256</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>80,314</b>	<b>-7,855</b>	<b>4,350</b>	<b>14,974</b>	<b>-5,702</b>	<b>7,316</b>
Cash in hand	8,553	74	520	1,548	420	1,788
Balances with Reserve Bank	71,760	-7,929	3,830	13,426	-6,121	5,528
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	16,845	411	-151	-805	-51	-998
Money at call and short notice	31,671	2,163	-1,194	-1,018	-7,667	6,240
Advances to Banks	7,207	331	236	101	606	1,399
Other assets	2,642	-8	-459	144	33	428
<b>Investments<sup>(5)</sup></b>	<b>5,78,345</b>	<b>4,331</b>	<b>30,813</b>	<b>30,028</b>	<b>76,867</b>	<b>1,09,263</b>
		(0.8)	(7.0)	(5.5)	(19.6)	(23.3)
Government securities	5,50,953	4,193	31,627	29,137	80,861	1,08,150
Other approved securities	27,393	137	-814	892	-3,994	1,113
<b>Bank Credit</b>	<b>7,30,130</b>	<b>-524</b>	<b>54,151</b>	<b>4,762</b>	<b>1,27,462</b>	<b>86,256</b>
		(-0.1)	(9.2)	(0.7)	(24.7)	(13.4)
Food Credit	50,565	-482	6,468	1,086	11,648	-9,881
Non-food credit	6,79,565	-41	47,683	3,676	1,15,814	96,137
Loans, cash-credit and overdrafts	6,85,909	-302	54,196	8,043	1,25,560	84,107
Inland bills- purchased	5,212	-106	-480	-601	-456	661
discounted <sup>(6)</sup>	19,168	-215	369	-1,446	543	516
Foreign bills-purchased	9,453	-20	-330	-68	-229	694
discounted	10,387	120	396	-1,166	2,045	278
<b>Cash-Deposit Ratio</b>	<b>6.03</b>					
<b>Investment-Deposit Ratio</b>	<b>43.44</b>					
<b>Credit-Deposit Ratio</b>	<b>54.84</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.

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