

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003 Jun. 27#	Fortnight	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	39,961	322	5,573	-489	-11,578	2,960
Borrowings from Banks <sup>(1)</sup>	17,527	-964	-961	-1,926	-6,270	-1,762
Other demand and time liabilities <sup>(2)</sup>	2,368	-97	-12	76	727	157
<b>Liabilities to Others</b>						
Aggregate deposits@	13,43,174	11,801	94,034	62,598	1,80,605	1,45,780
		(0.9)	(8.5)	(4.9)	(17.8)	(12.2)
			[8.9]	[5.1]	[18.6]	[12.6]
Demand	1,80,266	6,890	4,717	11,425	9,821	22,500
Time@	11,62,909	4,912	89,317	51,173	1,70,784	1,23,280
Borrowings <sup>(3)</sup>	15,158	-866	6,448	2,535	7,251	5,681
Other demand and time liabilities	1,28,800	-4,645	-1,002	-148	17,468	17,919
<b>Borrowings from Reserve Bank</b>	<b>1</b>	<b>—</b>	<b>-3,280</b>	<b>-78</b>	<b>-3,280</b>	<b>-335</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>84,991</b>	<b>4,677</b>	<b>-6,223</b>	<b>19,651</b>	<b>-18,802</b>	<b>22,567</b>
Cash in hand	9,026	473	1,110	2,021	455	1,671
Balances with Reserve Bank	75,965	4,204	-7,334	17,630	-19,257	20,896
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	16,050	-794	-255	-1,599	-1,191	-1,688
Money at call and short notice	26,595	-5,076	951	-6,094	-9,442	-981
Advances to Banks	6,502	-705	121	-604	873	809
Other assets	2,589	-53	-431	91	288	347
<b>Investments<sup>(5)</sup></b>	<b>5,84,002</b>	<b>5,656</b>	<b>45,813</b>	<b>35,685</b>	<b>90,708</b>	<b>99,919</b>
		(1.0)	(10.5)	(6.5)	(23.1)	(20.6)
Government securities	5,56,575	5,622	47,047	34,759	93,975	98,352
Other approved securities	27,427	34	-1,233	926	-3,268	1,567
<b>Bank Credit</b>	<b>7,32,817</b>	<b>2,687</b>	<b>59,096</b>	<b>7,449</b>	<b>1,29,403</b>	<b>83,999</b>
		(0.4)	(10.0)	(1.0)	(24.9)	(12.9)
Food Credit	50,066	-499	7,030	586	10,668	-10,942
Non-food credit	6,82,751	3,187	52,066	6,863	1,18,735	94,941
Loans, cash-credit and overdrafts	6,88,743	2,833	58,906	10,876	1,26,951	82,230
Inland bills- purchased	5,066	-146	-247	-746	-73	282
discounted <sup>(6)</sup>	19,213	45	288	-1,401	662	642
Foreign bills-purchased	9,332	-120	-71	-189	-205	315
discounted	10,462	75	219	-1,091	2,068	529
<b>Cash-Deposit Ratio</b>	<b>6.33</b>					
<b>Investment-Deposit Ratio</b>	<b>43.48</b>					
<b>Credit-Deposit Ratio</b>	<b>54.56</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.