

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003 Jul. 11#	Fortnight	Financial year so far		Year-on-year	
1	2	3	2002-2003	2003-2004	2002	2003
			4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	38,575	-1,387	6,554	-1,880	-9,440	592
Borrowings from Banks <sup>(1)</sup>	18,291	765	-2,746	-1,347	-5,113	788
Other demand and time liabilities <sup>(2)</sup>	3,480	1,112	-65	1,226	734	1,322
<b>Liabilities to Others</b>						
Aggregate deposits@	13,43,120	-55	96,609	62,266	1,83,950	1,43,150
		(—)	(8.8)	(4.9)	(18.1)	(11.9)
			[9.1]	[5.0]	[18.9]	[12.4]
Demand	1,75,471	-4,794	-2,192	5,182	10,734	24,615
Time@	11,67,649	4,740	98,801	57,085	1,73,215	1,18,535
Borrowings <sup>(3)</sup>	15,157	-1	6,622	2,520	7,574	5,507
Other demand and time liabilities	1,29,415	615	-2,617	-391	17,558	20,149
<b>Borrowings from Reserve Bank</b>	<b>1</b>	<b>—</b>	<b>-3,552</b>	<b>-78</b>	<b>-4,404</b>	<b>-63</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>72,320</b>	<b>-12,671</b>	<b>11,720</b>	<b>6,418</b>	<b>7,019</b>	<b>-8,047</b>
Cash in hand	9,071	44	386	1,503	392	2,440
Balances with Reserve Bank	63,249	-12,715	11,334	4,915	6,628	-10,487
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	15,800	-250	203	-1,388	-1,109	-2,395
Money at call and short notice	25,946	-648	-420	-6,188	-6,208	-258
Advances to Banks	7,711	1,209	197	565	722	1,942
Other assets	2,521	-68	-447	-29	208	294
<b>Investments<sup>(5)</sup></b>	<b>6,07,112</b>	<b>23,110</b>	<b>36,441</b>	<b>59,566</b>	<b>71,363</b>	<b>1,32,402</b>
		(4.0)	(8.3)	(10.9)	(17.7)	(27.9)
Government securities	5,79,669	23,094	37,955	56,252	75,129	1,30,537
Other approved securities	27,443	16	-1,515	3,314	-3,766	1,865
<b>Bank Credit</b>	<b>7,25,574</b>	<b>-7,243</b>	<b>62,548</b>	<b>-3,641</b>	<b>1,28,363</b>	<b>73,304</b>
		(-1.0)	(10.6)	(-0.5)	(24.5)	(11.2)
Food Credit	43,588	-6,478	5,485	-5,891	8,685	-15,875
Non-food credit	6,81,986	-765	57,063	2,250	1,19,679	89,179
Loans, cash-credit and overdrafts	6,81,351	-7,392	62,661	-721	1,25,965	71,083
Inland bills- purchased	4,861	-206	-532	-724	-268	361
discounted <sup>(6)</sup>	19,035	-178	215	-1,149	795	538
Foreign bills-purchased	9,294	-39	52	-456	250	153
discounted	11,033	571	152	-591	1,621	1,168
<b>Cash-Deposit Ratio</b>	<b>5.38</b>					
<b>Investment-Deposit Ratio</b>	<b>45.20</b>					
<b>Credit-Deposit Ratio</b>	<b>54.02</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.