

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003		Financial year so far		Year-on-year	
	Jul. 25#	Fortnight	2002-2003	2003-2004	2002	2003
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	38,226	-349	6,588	-2,228	-464	209
Borrowings from Banks ⁽¹⁾	18,890	598	-1,481	-748	148	121
Other demand and time liabilities ⁽²⁾	2,468	-1,012	-148	214	607	392
Liabilities to Others						
Aggregate deposits@	13,49,972	6,853	1,03,925	69,119	1,84,361	1,42,687
		(0.5)	(9.4)	(5.4)	(18.0)	(11.8)
			[9.8]	[5.6]	[18.8]	[12.3]
Demand	1,74,215	-1,256	-1,591	3,925	9,462	22,757
Time@	11,75,757	8,109	1,05,516	65,193	1,74,899	1,19,930
Borrowings ⁽³⁾	15,920	762	6,756	3,282	7,597	6,136
Other demand and time liabilities	1,26,983	-2,432	-1,447	-2,823	17,286	16,547
Borrowings from Reserve Bank	1	—	-3,595	-78	-6,419	-21
Cash in hand and Balances with Reserve Bank	82,149	9,829	10,108	16,247	1,113	3,394
Cash in hand	9,266	195	647	1,698	471	2,373
Balances with Reserve Bank	72,884	9,634	9,461	14,549	643	1,021
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,496	-305	70	-1,692	11	-2,568
Money at call and short notice	28,155	2,209	1,912	-3,980	4,466	-382
Advances to Banks	7,748	36	292	601	3,642	1,883
Other assets	2,634	113	-305	84	577	265
Investments⁽⁵⁾	6,07,688	576	46,493	60,142	78,020	1,22,926
		(0.1)	(10.6)	(11.0)	(19.2)	(25.4)
Government securities	5,80,190	522	47,632	56,774	81,327	1,21,382
Other approved securities	27,498	55	-1,139	3,369	-3,307	1,544
Bank Credit	7,27,401	1,827	61,470	-1,814	1,27,089	76,209
		(0.3)	(10.4)	(-0.2)	(24.2)	(11.7)
Food Credit	43,277	-311	5,099	-6,202	8,050	-15,800
Non-food credit	6,84,124	2,138	56,370	4,388	1,19,038	92,009
Loans, cash-credit and overdrafts	6,83,607	2,256	61,974	1,534	1,24,702	74,027
Inland bills- purchased	4,801	-60	-574	-784	-92	344
discounted ⁽⁶⁾	19,444	409	-58	-740	381	1,219
Foreign bills-purchased	9,143	-151	90	-607	424	-36
discounted	10,407	-626	38	-1,217	1,674	655
Cash-Deposit Ratio	6.09					
Investment-Deposit Ratio	45.01					
Credit-Deposit Ratio	53.88					

@ : 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.