

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	Aug. 8#	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	38,631	405	6,448	-1,824	2,316	754
Borrowings from Banks <sup>(1)</sup>	17,883	-1,007	-832	-1,755	2,307	-1,534
Other demand and time liabilities <sup>(2)</sup>	2,564	96	-188	310	520	528
<b>Liabilities to Others</b>						
Aggregate deposits@	13,56,246	6,274	1,10,873	75,393	1,89,290	1,42,013
		(0.5)	(10.0)	(5.9)	(18.5)	(11.7)
			[10.5]	[6.1]	[19.3]	[12.1]
Demand	1,72,922	-1,293	-5,163	2,632	9,532	25,037
Time@	11,83,325	7,567	1,16,037	72,761	1,79,758	1,16,976
Borrowings <sup>(3)</sup>	16,599	679	6,463	3,961	7,535	7,107
Other demand and time liabilities	1,30,117	3,134	-3,048	311	13,955	21,282
<b>Borrowings from Reserve Bank</b>	<b>191</b>	<b>190</b>	<b>-3,586</b>	<b>112</b>	<b>-1,866</b>	<b>161</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	72,585	-9,565	7,801	6,683	5,452	-3,864
Balances with Reserve Bank	8,742	-524	-183	1,174	225	2,680
	63,843	-9,040	7,984	5,509	5,227	-6,543
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	15,849	353	-136	-1,339	1,141	-2,008
Money at call and short notice	27,506	-649	1,633	-4,629	-498	-751
Advances to Banks	7,035	-712	181	-111	3,787	1,281
Other assets	2,944	311	-290	395	548	561
<b>Investments<sup>(5)</sup></b>	<b>6,17,110</b>	<b>9,422</b>	<b>52,861</b>	<b>69,564</b>	<b>85,807</b>	<b>1,25,980</b>
		(1.6)	(12.1)	(12.7)	(21.2)	(25.7)
Government securities	5,89,458	9,268	54,020	66,042	88,983	1,24,263
Other approved securities	27,651	154	-1,159	3,522	-3,176	1,717
<b>Bank Credit</b>	<b>7,28,675</b>	<b>1,273</b>	<b>63,837</b>	<b>-541</b>	<b>1,25,443</b>	<b>75,115</b>
		(0.2)	(10.8)	(-0.1)	(23.8)	(11.5)
Food Credit	43,251	-26	4,875	-6,228	7,669	-15,602
Non-food credit	6,85,424	1,299	58,962	5,687	1,17,774	90,717
Loans, cash-credit and overdrafts	6,84,947	1,340	64,178	2,875	1,22,918	73,162
Inland bills- purchased	5,123	322	-651	-461	-347	743
discounted <sup>(6)</sup>	19,285	-160	325	-899	688	677
Foreign bills-purchased	8,786	-357	233	-964	570	-536
discounted	10,534	127	-248	-1,090	1,614	1,068
<b>Cash-Deposit Ratio</b>	<b>5.35</b>					
<b>Investment-Deposit Ratio</b>	<b>45.50</b>					
<b>Credit-Deposit Ratio</b>	<b>53.73</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.