

3. Scheduled Commercial Banks - Business In India

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	2003	Aug. 22#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	37,762	-868	6,328	-2,692	3,507	5
Borrowings from Banks ⁽¹⁾	17,265	-618	-977	-2,373	-1,358	-2,007
Other demand and time liabilities ⁽²⁾	2,469	-94	-102	215	681	348
Liabilities to Others						
Aggregate deposits@	13,62,281	6,035	1,14,176	81,428	1,86,693	1,44,745
		(0.4)	(10.3)	(6.4)	(18.1)	(11.9)
			[10.8]	[6.6]	[18.9]	[12.3]
Demand	1,74,508	1,587	-2,137	4,219	7,751	23,597
Time@	11,87,773	4,448	1,16,313	77,209	1,78,941	1,21,148
Borrowings ⁽³⁾	17,100	501	6,668	4,462	7,602	7,403
Other demand and time liabilities	1,29,048	-1,069	151	-758	18,332	17,014
Borrowings from Reserve Bank	1	-190	-3,601	-78	-3,433	-14
Cash in hand and Balances with Reserve Bank	78,037	5,453	5,150	12,135	-4,957	4,240
Cash in hand	8,372	-369	436	805	223	1,691
Balances with Reserve Bank	69,665	5,822	4,714	11,331	-5,181	2,549
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,987	138	-302	-1,202	1,435	-1,704
Money at call and short notice	29,400	1,894	914	-2,735	-2,653	1,862
Advances to Banks	7,671	635	330	524	3,117	1,769
Other assets	2,547	-398	-18	-3	759	-110
Investments⁽⁵⁾	6,18,526	1,416	62,897	70,980	94,812	1,17,359
		(0.2)	(14.4)	(13.0)	(23.3)	(23.4)
Government securities	5,91,095	1,637	64,245	67,678	98,192	1,15,674
Other approved securities	27,431	-220	-1,348	3,302	-3,380	1,686
Bank Credit	7,27,244	-1,430	63,659	-1,971	1,25,773	73,863
		(-0.2)	(10.8)	(-0.3)	(23.8)	(11.3)
Food Credit	41,283	-1,969	2,422	-8,197	5,763	-15,118
Non-food credit	6,85,962	538	61,236	6,226	1,20,010	88,981
Loans, cash-credit and overdrafts	6,83,738	-1,209	64,105	1,665	1,22,578	72,026
Inland bills- purchased	5,006	-117	-587	-578	-271	563
discounted ⁽⁶⁾	19,174	-111	256	-1,010	992	635
Foreign bills-purchased	8,704	-81	181	-1,046	965	-565
discounted	10,622	88	-296	-1,003	1,509	1,204
Cash-Deposit Ratio	5.73					
Investment-Deposit Ratio	45.40					
Credit-Deposit Ratio	53.38					

@ : 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.