

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2003 Aug. 29#	Variation over				
		Financial year so far			Year-on-year	
		Month	2002-2003	2003-2004	2002	2003
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	38,462	236	6,749	-1,993	2,233	284
Borrowings from Banks ⁽¹⁾	19,188	298	5,584	-450	5,581	-6,646
Other demand and time liabilities ⁽²⁾	2,239	-229	-137	-15	636	153
Liabilities to Others						
Aggregate deposits@	13,68,503	18,530	1,23,874	87,649	1,89,865	1,41,268
		(1.4)	(11.2)	(6.8)	(18.3)	(11.5)
			[11.7]	[7.1]	[19.1]	[11.9]
Demand	1,77,520	3,305	2,777	7,231	13,735	21,695
Time@	11,90,982	15,225	1,21,097	80,418	1,76,130	1,19,573
Borrowings ⁽³⁾	17,547	1,628	9,750	4,910	8,583	4,769
Other demand and time liabilities	1,31,238	4,255	1,117	1,432	17,225	18,237
Borrowings from Reserve Bank	1	—	-3,606	-78	-738	-9
Cash in hand and Balances with Reserve Bank						
	75,526	-6,624	-4,547	9,624	-5,530	11,425
Cash in hand	8,606	-659	480	1,039	217	1,881
Balances with Reserve Bank	66,919	-5,964	-5,027	8,585	-5,747	9,545
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,843	347	-563	-1,345	392	-1,587
Money at call and short notice	29,841	1,686	10,767	-2,294	3,910	-7,551
Advances to Banks	7,712	-36	1,417	565	4,865	722
Other assets	2,676	42	-30	126	727	32
Investments⁽⁵⁾	6,27,581	19,893	74,376	80,036	95,669	1,14,936
		(3.3)	(17.0)	(14.6)	(22.9)	(22.4)
Government securities	6,00,152	19,962	75,764	76,736	99,123	1,13,212
Other approved securities	27,429	-69	-1,388	3,300	-3,454	1,724
Bank Credit	7,32,000	4,599	66,271	2,785	1,27,654	76,006
		(0.6)	(11.2)	(0.4)	(24.2)	(11.6)
Food Credit	41,284	-1,993	2,299	-8,195	5,939	-14,993
Non-food credit	6,90,716	6,592	63,973	10,980	1,21,716	90,999
Loans, cash-credit and overdrafts	6,88,413	4,807	66,782	6,341	1,24,929	74,025
Inland bills- purchased	4,973	172	-531	-612	-140	472
discounted ⁽⁶⁾	18,869	-575	-27	-1,315	587	613
Foreign bills-purchased	8,862	-280	258	-888	948	-484
discounted	10,882	475	-212	-742	1,329	1,380
Cash-Deposit Ratio	5.52					
Investment-Deposit Ratio	45.86					
Credit-Deposit Ratio	53.49					

@ : 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.

Notes: 1. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

2. Includes the impact of mergers since May 3, 2002.

