

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

(Rs. crore)

Item	Outstanding as on 2003 Sep. 5#	Fortnight	Variation over			
			Financial year so far		Year-on-year	
			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	38,657	895	6,557	-1,797	3,356	672
Borrowings from Banks <sup>(1)</sup>	17,125	-140	-1,255	-2,513	-651	-1,869
Other demand and time liabilities <sup>(2)</sup>	2,494	24	210	240	661	61
<b>Liabilities to Others</b>						
Aggregate deposits @	13,74,373	12,092	1,22,670	93,520	1,89,530	1,48,343
		(0.9)	(11.1)	(7.3)	(18.3)	(12.1)
			[11.6]	[7.6]	[19.1]	[12.5]
Demand	1,78,393	3,884	-62	8,103	12,193	25,407
Time @	11,95,980	8,207	1,22,732	85,416	1,77,337	1,22,937
Borrowings <sup>(3)</sup>	17,390	290	6,740	4,752	7,787	7,621
Other demand and time liabilities	1,31,623	2,575	3,851	1,817	20,336	15,889
<b>Borrowings from Reserve Bank</b>	<b>1</b>	<b>—</b>	<b>-3,405</b>	<b>-78</b>	<b>-5,071</b>	<b>-210</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>79,975</b>	<b>1,937</b>	<b>13,978</b>	<b>14,073</b>	<b>-1,366</b>	<b>-2,651</b>
Cash in hand	8,457	85	-301	889	-39	2,513
Balances with Reserve Bank	71,518	1,853	14,279	13,183	-1,327	-5,164
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	16,422	436	-218	-766	936	-1,353
Money at call and short notice	27,712	-1,688	1,340	-4,423	717	-252
Advances to Banks	7,961	291	2,042	815	5,789	347
Other assets	2,680	133	-249	130	186	255
<b>Investments <sup>(5)</sup></b>	<b>6,29,109</b>	<b>10,583</b>	<b>60,891</b>	<b>81,563</b>	<b>90,091</b>	<b>1,29,949</b>
		(1.7)	(13.9)	(14.9)	(22.0)	(26.0)
Government securities	6,01,705	10,610	62,184	78,288	93,581	1,28,345
Other approved securities	27,404	-27	-1,293	3,275	-3,490	1,604
<b>Bank Credit</b>	<b>7,32,904</b>	<b>5,660</b>	<b>68,271</b>	<b>3,689</b>	<b>1,30,206</b>	<b>74,911</b>
		(0.8)	(11.6)	(0.5)	(24.7)	(11.4)
Food Credit	41,606	324	2,199	-7,873	6,108	-14,571
Non-food credit	6,91,298	5,336	66,071	11,562	1,24,098	89,482
Loans, cash-credit and overdrafts	6,89,536	5,798	68,568	7,463	1,26,666	73,361
Inland bills- purchased	6,044	1,037	-533	459	-225	1,546
discounted <sup>(6)</sup>	17,852	-1,322	-97	-2,333	858	-334
Foreign bills-purchased	8,703	-1	467	-1,047	1,167	-852
discounted	10,770	148	-133	-854	1,740	1,190
<b>Cash-Deposit Ratio</b>	<b>5.82</b>					
<b>Investment-Deposit Ratio</b>	<b>45.77</b>					
<b>Credit-Deposit Ratio</b>	<b>53.33</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.