

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003 Sep. 19#	Fortnight	Financial year so far		Year-on-year	
			2002-2003	2003-2004	2002	2003
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	39,137	479	6,915	-1,318	5,795	793
Borrowings from Banks ⁽¹⁾	18,224	1,098	519	-1,414	1,331	-2,545
Other demand and time liabilities ⁽²⁾	2,609	116	-308	355	307	693
Liabilities to Others						
Aggregate deposits@	13,77,334	2,961	1,24,331	96,480	1,88,028	1,49,643
		(0.2)	(11.3)	(7.5)	(18.1)	(12.2)
			[11.7]	[7.8]	[18.9]	[12.6]
Demand	1,75,273	-3,119	182	4,984	14,668	22,043
Time@	12,02,060	6,080	1,24,149	91,496	1,73,360	1,27,600
Borrowings ⁽³⁾	17,260	-130	7,240	4,622	6,178	6,991
Other demand and time liabilities	1,32,707	1,084	3,875	2,901	21,812	16,948
Borrowings from Reserve Bank	1	—	-3,605	-78	-4,141	-11
Cash in hand and Balances with Reserve Bank	71,639	-8,336	4,507	5,737	-1,235	-1,515
Cash in hand	8,309	-148	181	741	316	1,882
Balances with Reserve Bank	63,330	-8,188	4,325	4,995	-1,551	-3,397
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,070	648	-392	-118	1,335	-531
Money at call and short notice	31,429	3,717	9,642	-706	8,496	-4,837
Advances to Banks	9,306	1,344	2,509	2,159	6,143	1,225
Other assets	2,707	27	-88	157	481	121
Investments⁽⁵⁾	6,30,071	962	64,070	82,526	87,814	1,27,732
		(0.2)	(14.6)	(15.1)	(21.2)	(25.4)
Government securities	6,02,922	1,217	65,762	79,505	91,603	1,25,983
Other approved securities	27,149	-255	-1,692	3,020	-3,789	1,749
Bank Credit	7,35,546	2,642	71,396	6,331	1,31,132	74,428
		(0.4)	(12.1)	(0.9)	(24.7)	(11.3)
Food Credit	37,465	-4,141	-616	-12,014	5,101	-15,897
Non-food credit	6,98,081	6,783	72,011	18,345	1,26,031	90,325
Loans, cash-credit and overdrafts	6,91,899	2,363	71,986	9,826	1,27,515	72,307
Inland bills- purchased	6,081	37	-599	496	-102	1,649
discounted ⁽⁶⁾	17,694	-158	-570	-2,490	730	-19
Foreign bills-purchased	8,853	150	262	-897	1,048	-498
Discounted	11,020	250	317	-605	1,942	989
Cash-Deposit Ratio	5.20					
Investment-Deposit Ratio	45.75					
Credit-Deposit Ratio	53.40					

@ : 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.