

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2003 Sep. 26#	Month	Variation over			
			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	39,430	968	7,355	-1,024	3,635	646
Borrowings from Banks ⁽¹⁾	19,767	580	2,850	129	2,503	-3,332
Other demand and time liabilities ⁽²⁾	2,434	195	-264	180	321	475
Liabilities to Others						
Aggregate deposits@	13,91,398	22,896	1,41,112	1,10,545	1,82,647	1,46,926
		(1.7)	(12.8)	(8.6)	(17.2)	(11.8)
			[13.3]	[8.9]	[17.9]	[12.2]
Demand	1,82,103	4,583	9,484	11,814	12,141	19,571
Time@	12,09,295	18,312	1,31,627	98,731	1,70,506	1,27,355
Borrowings ⁽³⁾	18,440	893	8,240	5,802	5,131	7,171
Other demand and time liabilities	1,36,330	5,092	6,555	6,524	22,457	17,892
Borrowings from Reserve Bank	1	—	-3,570	-78	-3,607	-45
Cash in hand and Balances with Reserve Bank	74,247	-1,278	9,942	8,345	-4,629	-4,342
Cash in hand	8,311	-296	282	743	217	1,783
Balances with Reserve Bank	65,937	-983	9,660	7,602	-4,846	-6,125
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,708	1,864	-336	520	713	50
Money at call and short notice	30,964	1,123	11,884	-1,171	7,641	-7,545
Advances to Banks	9,571	1,859	2,085	2,424	5,374	1,913
Other assets	2,731	55	-170	181	527	226
Investments⁽⁵⁾	6,26,832	-749	62,974	79,287	89,707	1,25,589
		(-0.1)	(14.4)	(14.5)	(21.8)	(25.1)
Government securities	5,99,863	-289	64,730	76,447	93,490	1,23,957
Other approved securities	26,969	-460	-1,757	2,840	-3,783	1,632
Bank Credit	7,45,847	13,847	84,030	16,632	1,30,212	72,094
		(1.9)	(14.2)	(2.3)	(24.0)	(10.7)
Food Credit	37,406	-3,879	-1,031	-12,074	5,022	-15,541
Non-food credit	7,08,442	17,726	85,062	28,706	1,25,189	87,635
Loans, cash-credit and overdrafts	7,02,024	13,610	83,670	19,951	1,26,915	70,747
Inland bills- purchased	6,100	1,128	-298	516	-519	1,367
discounted ⁽⁶⁾	17,743	-1,126	-466	-2,441	643	-74
Foreign bills-purchased	8,843	-19	440	-907	923	-685
discounted	11,137	254	684	-488	2,250	739
Cash-Deposit Ratio	5.34					
Investment-Deposit Ratio	45.05					
Credit-Deposit Ratio	53.60					

@ : 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.

