

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003 Oct. 3#	Fortnight	Financial year so far		Year-on-year	
1	2	3	2002-2003	2003-2004	2002	2003
			4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	36,713	-2,424	7,249	-3,742	4,919	-1,965
Borrowings from Banks <sup>(1)</sup>	17,325	-899	696	-2,313	5	-3,621
Other demand and time liabilities <sup>(2)</sup>	2,429	-180	-91	175	454	297
<b>Liabilities to Others</b>						
Aggregate deposits@	13,82,184	4,850	1,39,300	1,01,331	1,89,488	1,39,524
		(0.4)	(12.6)	(7.9)	(18.0)	(11.2)
			[13.1]	[8.2]	[18.8]	[11.6]
Demand	1,93,300	18,027	8,113	23,011	16,452	32,139
Time@	11,88,884	-13,177	1,31,187	78,320	1,73,035	1,07,385
Borrowings <sup>(3)</sup>	18,897	1,637	6,804	6,259	7,907	9,064
Other demand and time liabilities	1,34,885	2,178	6,706	5,079	14,517	16,295
<b>Borrowings from Reserve Bank</b>	<b>1</b>	<b>—</b>	<b>-3,521</b>	<b>-78</b>	<b>-2,393</b>	<b>-94</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>75,588</b>	<b>3,949</b>	<b>3,278</b>	<b>9,686</b>	<b>-1,285</b>	<b>3,663</b>
Cash in hand	8,701	393	34	1,134	399	2,422
Balances with Reserve Bank	66,887	3,556	3,244	8,552	-1,684	1,240
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,659	589	-390	471	920	56
Money at call and short notice	27,048	-4,381	8,727	-5,087	5,825	-8,304
Advances to Banks	9,216	-90	1,504	2,070	4,800	2,139
Other assets	2,693	-14	87	143	761	-68
<b>Investments<sup>(5)</sup></b>	<b>6,21,807</b>	<b>-8,264</b>	<b>67,823</b>	<b>74,261</b>	<b>93,590</b>	<b>1,15,714</b>
		(-1.3)	(15.5)	(13.6)	(22.7)	(22.9)
Government securities	5,94,497	-8,425	69,774	71,080	97,519	1,13,547
Other approved securities	27,310	160	-1,950	3,181	-3,928	2,167
<b>Bank Credit</b>	<b>7,52,068</b>	<b>16,522</b>	<b>85,870</b>	<b>22,853</b>	<b>1,29,494</b>	<b>76,476</b>
		(2.2)	(14.6)	(3.1)	(23.7)	(11.3)
Food Credit	37,372	-93	-752	-12,107	3,024	-15,854
Non-food credit	7,14,696	16,615	86,622	34,960	1,26,470	92,330
Loans, cash-credit and overdrafts	7,07,839	15,940	85,302	25,767	1,25,964	74,931
Inland bills- purchased	6,278	197	197	694	168	1,050
discounted <sup>(6)</sup>	18,200	506	-391	-1,985	321	307
Foreign bills-purchased	8,687	-166	164	-1,064	807	-566
discounted	11,065	45	597	-559	2,234	754
<b>Cash-Deposit Ratio</b>	<b>5.47</b>					
<b>Investment-Deposit Ratio</b>	<b>44.99</b>					
<b>Credit-Deposit Ratio</b>	<b>54.41</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.