

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003 Oct. 31#	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	35,438	-1,196	7,634	-5,017	7,394	-3,625
Borrowings from Banks ⁽¹⁾	16,277	339	3,284	-3,361	2,980	-7,257
Other demand and time liabilities ⁽²⁾	2,408	-399	4	154	536	180
Liabilities to Others						
Aggregate deposits@	13,91,209	5,367	1,45,267	1,10,356	1,93,187	1,42,582
		(0.4)	(13.2)	(8.6)	(18.3)	(11.4)
			[13.7]	[10.4]	[19.1]	[13.3]
Demand	1,90,931	3,242	6,899	20,642	17,572	30,984
Time@	12,00,278	2,125	1,38,368	89,714	1,75,615	1,11,598
Borrowings ⁽³⁾	21,056	1,698	6,204	8,418	5,954	11,823
Other demand and time liabilities	1,34,256	532	14,477	4,450	15,085	7,895
Borrowings from Reserve Bank	6	-95	-3,581	-73	-5,370	-29
Cash in hand and Balances with Reserve Bank	78,657	8,337	18,132	12,755	4,474	-8,122
Cash in hand	9,086	479	-70	1,519	-117	2,912
Balances with Reserve Bank	69,571	7,858	18,202	11,236	4,591	-11,033
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	16,425	12	-214	-763	1,196	-1,354
Money at call and short notice	22,567	-538	10,534	-9,568	12,156	-14,591
Advances to Banks	8,560	81	619	1,413	3,890	2,368
Other assets	2,702	-105	-204	153	745	233
Investments⁽⁵⁾	6,30,411	-4,889	64,616	82,865	88,082	1,27,526
		(-0.8)	(14.7)	(15.1)	(21.2)	(25.4)
Government securities	6,03,173	-4,986	66,564	79,757	91,433	1,25,433
Other approved securities	27,238	98	-1,949	3,109	-3,350	2,093
Bank Credit	7,61,210	8,798	92,848	31,994	1,34,635	78,639
		(1.2)	(15.7)	(4.4)	(24.6)	(11.5)
Food Credit	36,020	1,869	1,435	-13,459	3,338	-19,393
Non-food credit	7,25,189	6,929	91,413	45,453	1,31,297	98,032
Loans, cash-credit and overdrafts	7,14,370	7,144	91,446	32,297	1,29,927	75,317
Inland bills- purchased	8,028	971	-25	2,444	-23	3,022
discounted ⁽⁶⁾	18,873	881	276	-1,312	1,682	314
Foreign bills-purchased	8,700	-123	487	-1,050	1,260	-875
discounted	11,239	-74	663	-386	1,789	862
Cash-Deposit Ratio	5.65					
Investment-Deposit Ratio	45.31					
Credit-Deposit Ratio	54.72					

@ : Includes Rs.25,662 crore on account of proceeds from India Millennium Deposits (IMDs), since November 17, 2000. Data also reflect redemption of Resurgent India Bonds (RIBs) of Rs.22,693 crore, since October 1, 2003. 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.