

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

(Rs. crore)

Item	Outstanding as on 2003 Nov. 14#	Variation over				
		Fortnight	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	35,812	374	7,297	-4,643	7,377	-2,914
Borrowings from Banks <sup>(1)</sup>	14,872	-1,404	135	-4,765	653	-5,512
Other demand and time liabilities <sup>(2)</sup>	3,025	617	-122	771	194	924
<b>Liabilities to Others</b>						
Aggregate deposits@	13,92,427	1,218	1,42,816	1,11,574	1,90,176	1,46,251
		(0.1)	(12.9)	(8.7)	(18.0)	(11.7)
			[13.5]	[10.5]	[18.8]	[13.7]
Demand	1,85,117	-5,814	2,430	14,827	14,548	29,638
Time@	12,07,310	7,032	1,40,386	96,746	1,75,627	1,16,613
Borrowings <sup>(3)</sup>	21,922	867	6,304	9,285	7,334	12,590
Other demand and time liabilities	1,36,889	2,633	11,254	7,082	18,347	13,752
<b>Borrowings from Reserve Bank</b>	<b>—</b>	<b>-6</b>	<b>-3,609</b>	<b>-79</b>	<b>-3,970</b>	<b>-7</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>71,812</b>	<b>-6,845</b>	<b>5,060</b>	<b>5,910</b>	<b>-1,737</b>	<b>-1,895</b>
Cash in hand	8,788	-298	687	1,221	363	1,856
Balances with Reserve Bank	63,024	-6,547	4,373	4,689	-2,100	-3,751
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	16,013	-413	-163	-1,176	801	-1,817
Money at call and short notice	18,849	-3,718	6,806	-13,286	8,030	-14,581
Advances to Banks	8,683	124	1,298	1,537	4,843	1,813
Other assets	2,560	-143	-220	10	511	106
<b>Investments<sup>(5)</sup></b>	<b>6,40,940</b>	<b>10,529</b>	<b>75,017</b>	<b>93,394</b>	<b>95,334</b>	<b>1,27,654</b>
		(1.7)	(17.1)	(17.1)	(22.8)	(24.9)
Government securities	6,13,745	10,572	77,273	90,329	98,789	1,25,297
Other approved securities	27,195	-43	-2,256	3,066	-3,455	2,358
<b>Bank Credit</b>	<b>7,61,926</b>	<b>716</b>	<b>91,329</b>	<b>32,710</b>	<b>1,31,824</b>	<b>80,874</b>
		(0.1)	(15.5)	(4.5)	(24.0)	(11.9)
Food Credit	35,439	-582	226	-14,040	2,968	-18,766
Non-food credit	7,26,487	1,298	91,103	46,751	1,28,856	99,639
Loans, cash-credit and overdrafts	7,16,133	1,763	90,690	34,060	1,27,542	77,836
Inland bills- purchased discounted <sup>(6)</sup>	6,777	-1,251	-414	1,193	-144	2,160
18,949	77	219	-1,235	1,501	447	
Foreign bills-purchased discounted	8,555	-145	69	-1,195	1,349	-603
11,512	273	765	-113	1,575	1,033	
<b>Cash-Deposit Ratio</b>	<b>5.16</b>					
<b>Investment-Deposit Ratio</b>	<b>46.03</b>					
<b>Credit-Deposit Ratio</b>	<b>54.72</b>					

@ : 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.