

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003		Financial year so far		Year-on-year	
	Nov. 28#	Fortnight	2002-2003	2003-2004	2002	2003
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	35,072	-740	7,206	-5,382	6,984	-3,562
Borrowings from Banks ⁽¹⁾	13,786	-1,086	477	-5,852	1,678	-6,941
Other demand and time liabilities ⁽²⁾	2,519	-506	-71	265	345	366
Liabilities to Others						
Aggregate deposits @	14,03,322	10,895	1,54,067	1,22,468	1,94,570	1,45,895
		(0.8)	(14.0)	(9.6)	(18.3)	(11.6)
			[14.5]	[11.3]	[19.1]	[13.5]
Demand	1,88,149	3,033	7,247	17,860	16,688	27,854
Time @	12,15,172	7,862	1,46,820	1,04,609	1,77,882	1,18,041
Borrowings ⁽³⁾	22,248	325	6,690	9,610	7,837	12,529
Other demand and time liabilities	1,34,310	-2,578	8,217	4,504	13,100	14,210
Borrowings from Reserve Bank	—	—	-3,586	-79	-2,752	-30
Cash in hand and Balances with Reserve Bank	81,947	10,135	4,277	16,045	-6,998	9,024
Cash in hand	8,695	-94	739	1,127	31	1,710
Balances with Reserve Bank	73,253	10,229	3,537	14,918	-7,029	7,313
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,915	-98	-522	-1,273	544	-1,556
Money at call and short notice	17,573	-1,276	4,462	-14,562	5,651	-13,513
Advances to Banks	8,869	186	1,832	1,723	5,850	1,465
Other assets	2,597	38	-314	48	459	237
Investments⁽⁵⁾	6,46,655	5,715	86,925	99,109	1,04,319	1,21,460
		(0.9)	(19.8)	(18.1)	(24.8)	(23.1)
Government securities	6,19,409	5,664	89,307	95,992	1,07,693	1,18,926
Other approved securities	27,246	51	-2,382	3,117	-3,374	2,535
Bank Credit	7,66,636	4,711	93,948	37,421	1,34,352	82,966
		(0.6)	(15.9)	(5.1)	(24.5)	(12.1)
Food Credit	36,461	1,023	368	-13,018	2,617	-17,885
Non-food credit	7,30,175	3,688	93,579	50,439	1,31,735	1,00,851
Loans, cash-credit and overdrafts	7,20,205	4,072	92,498	38,133	1,29,235	80,100
Inland bills- purchased	6,451	-326	-466	867	-139	1,886
discounted ⁽⁶⁾	19,318	368	1,272	-867	2,398	-237
Foreign bills-purchased	8,823	269	-161	-927	1,097	-104
Discounted	11,839	327	805	215	1,761	1,321
Cash-Deposit Ratio	5.84					
Investment-Deposit Ratio	46.08					
Credit-Deposit Ratio	54.63					

@ : 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.