

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over			
	as on 2003	Fortnight	Financial year so		Year-on-year	
	Dec. 12#		far		2002	2003
			2002-2003	2003-2004		
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	35,350	278	6,637	-5,105	6,774	-2,716
Borrowings from Banks ⁽¹⁾	12,778	-1,008	-983	-6,860	2,355	-6,489
Other demand and time liabilities ⁽²⁾	3,587	1,068	29	1,333	431	1,334
Liabilities to Others						
Aggregate deposits@	14,09,945	6,623	1,51,784	1,29,092	1,92,621	1,54,801
		(0.5)	(13.8)	(10.1)	(18.1)	(12.3)
			[14.3]	[11.9]	[18.9]	[14.3]
Demand	1,90,306	2,156	6,561	20,016	18,002	30,697
Time@	12,19,639	4,467	1,45,224	1,09,075	1,74,619	1,24,104
Borrowings ⁽³⁾	22,511	264	7,046	9,874	8,194	12,437
Other demand and time liabilities	1,35,025	715	8,723	5,219	12,873	14,418
Borrowings from Reserve Bank	—	—	-3,610	-79	-3,008	-6
Cash in hand and Balances with Reserve Bank	80,041	-1,906	4,225	14,139	1,301	7,169
Cash in hand	8,381	-314	309	813	267	1,827
Balances with Reserve Bank	71,661	-1,592	3,916	13,326	1,034	5,342
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,287	-628	-956	-1,902	-285	-1,751
Money at call and short notice	18,083	510	5,622	-14,052	6,497	-14,163
Advances to Banks	8,800	-69	2,298	1,654	6,488	930
Other assets	2,743	146	-237	194	373	306
Investments⁽⁵⁾	6,47,728	1,073	90,764	1,00,183	1,01,045	1,18,695
		(0.2)	(20.7)	(18.3)	(23.6)	(22.4)
Government securities	6,20,613	1,204	93,440	97,197	1,04,522	1,15,997
Other approved securities	27,115	-131	-2,677	2,986	-3,477	2,698
Bank Credit	7,70,368	3,731	95,361	41,153	1,34,852	85,285
		(0.5)	(16.2)	(5.6)	(24.5)	(12.4)
Food Credit	35,507	-955	-1,751	-13,973	464	-16,721
Non-food credit	7,34,861	4,686	97,111	55,125	1,34,388	1,02,005
Loans, cash-credit and overdrafts	7,23,772	3,567	93,403	41,700	1,29,184	82,763
Inland bills- purchased	6,378	-73	-212	794	55	1,559
discounted ⁽⁶⁾	19,512	195	1,473	-672	2,803	-244
Foreign bills-purchased	8,933	110	-121	-817	596	-34

discounted	11,772	-67	818	147	2,214	1,240
Cash-Deposit Ratio	568					
Investment-Deposit Ratio	4594					
Credit-DepositRatio	5464					

@ : 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.