

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2003 Dec. 26#	Fortnight	Variation over			
			Financial year so far	Year-on-year		
				2002-2003	2003-2004	2002
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	35,728	378	6,035	-4,726	5,522	-1,735
Borrowings from Banks ⁽¹⁾	13,748	969	471	-5,890	2,630	-6,973
Other demand and time liabilities ⁽²⁾	2,351	-1,235	-8	97	-225	136
Liabilities to Others						
Aggregate deposits@	14,19,788	9,844	1,57,172	1,38,935	1,89,770	1,59,256
		(0.7)	(14.2)	(10.8)	(17.7)	(12.6)
			14.8	12.7	18.5	14.6
Demand	1,93,352	3,046	11,836	23,063	16,248	28,468
Time@	12,26,436	6,797	1,45,336	1,15,872	1,73,521	1,30,788
Borrowings ⁽³⁾	21,822	-690	7,467	9,184	5,996	11,326
Other demand and time liabilities	1,35,019	-6	11,353	5,213	17,064	11,783
Borrowings from Reserve Bank	—	—	-3,583	-79	-6,952	-34
Cash in hand and Balances with Reserve Bank	77,560	-2,482	2,910	11,658	-4,389	6,003
Cash in hand	8,536	155	1,020	968	123	1,270
Balances with Reserve Bank	69,024	-2,637	1,889	10,690	-4,513	4,733
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	15,686	400	-763	-1,502	-133	-1,544
Money at call and short notice	19,806	1,723	7,691	-12,329	9,669	-14,510
Advances to Banks	9,096	295	2,438	1,949	6,258	1,086
Other assets	2,655	-88	-359	106	-61	340
Investments⁽⁵⁾	6,48,420	692	85,785	1,00,875	97,190	1,24,366
		(0.1)	(19.6)	(18.4)	(22.8)	(23.7)
Government securities	6,21,394	781	88,443	97,977	1,00,492	1,21,775
Other approved securities	27,026	-89	-2,658	2,897	-3,302	2,591
Bank Credit	7,80,572	10,204	1,02,521	51,357	1,32,571	88,328
		(1.3)	(17.4)	(7.0)	(23.7)	(12.8)
Food Credit	36,352	845	-2,031	-13,127	-330	-15,595
Non-food credit	7,44,220	9,359	1,04,553	64,484	1,32,900	1,03,923
Loans, cash-credit and overdrafts	7,33,773	10,001	99,919	51,701	1,27,415	86,248
Inland bills- purchased	6,182	-196	24	598	72	1,127
discounted ⁽⁶⁾	19,826	314	1,770	-358	2,461	-227

Foreign bills-purchased	9,022	89	597	-728	1,163	-664
discounted	11,769	-3	211	144	1,461	1,844
<i>Cash-Deposit Ratio</i>	<i>5.46</i>					
<i>Investment-Deposit Ratio</i>	<i>45.67</i>					
<i>Credit-DepositRatio</i>	<i>54.98</i>					

@ : 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.