

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2004 Jan. 9#	Fortnight	Variation over			
			Financial year so far		Year-on-year	
			2002-2003	2003-2004	2003	2004
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	36,224	496	5,974	-4,230	5,341	-1,178
Borrowings from Banks ⁽¹⁾	12,984	-764	-740	-6,654	1,974	-6,526
Other demand and time liabilities ⁽²⁾	4,004	1,653	-480	1,750	-136	2,261
Liabilities to Others						
Aggregate deposits@	14,37,393	17,604	1,60,478	1,56,539	1,90,400	1,73,555
		(1.2)	(14.5)	(12.2)	(17.7)	(13.7)
			[15.1]	[14.1]	[18.5]	[15.7]
Demand	1,95,363	2,011	5,799	25,073	18,035	36,515
Time@	12,42,030	15,594	1,54,679	1,31,466	1,72,365	1,37,039
Borrowings ⁽³⁾	23,251	1,430	9,594	10,614	10,365	10,629
Other demand and time liabilities	1,38,548	3,528	7,057	8,742	13,918	19,607
Borrowings from Reserve Bank	608	608	-3,312	529	-1,622	304
Cash in hand and Balances with Reserve Bank	78,145	585	8,477	12,243	10,197	1,021
Cash in hand	8,270	-266	37	702	208	1,988
Balances with Reserve Bank	69,875	851	8,440	11,540	9,989	-967
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	16,213	527	-415	-975	410	-1,364
Money at call and short notice	21,420	1,614	5,640	-10,715	8,866	-10,844
Advances to Banks	9,008	-88	1,730	1,861	1,969	1,706
Other assets	2,696	41	-261	146	-39	283
Investments ⁽⁵⁾	6,57,868	9,448	85,555	1,10,323	90,583	1,34,044
		(1.5)	(19.5)	(20.1)	(20.9)	(25.6)
Government securities	6,30,808	9,414	88,309	1,07,392	93,849	1,31,323
Other approved securities	27,060	34	-2,754	2,931	-3,266	2,721
Bank Credit	7,91,989	11,417	1,05,825	62,774	1,27,892	96,441
		(1.5)	(17.9)	(8.6)	(22.5)	(13.9)
Food Credit	36,536	184	-3,835	-12,943	-3,052	-13,607
Non-food credit	7,55,453	11,233	1,09,660	75,717	1,30,944	1,10,048
Loans, cash-credit and overdrafts	7,43,986	10,212	1,03,011	61,913	1,23,681	93,368
Inland bills- purchased	6,496	314	177	911	-66	1,288
discounted ⁽⁶⁾	20,337	511	1,841	153	1,937	213
Foreign bills-purchased	9,504	482	527	-246	747	-111
discounted	11,667	-102	269	43	1,594	1,684
Cash-Deposit Ratio	5.44					

<i>Investment-Deposit Ratio</i>	<i>45.77</i>
<i>Credit-DepositRatio</i>	<i>55.10</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.