

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2004 Mar. 26#	Month	Financial year so far		Year-on-year	
1	2	3	2002-2003	2003-2004	2003	2004
			4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	37,759	793	7,595	-2,717	7,595	-2,717
Borrowings from Banks ⁽¹⁾	14,381	1,225	-6,559	-4,510	-6,559	-4,510
Other demand and time liabilities ⁽²⁾	2,335	127	174	-30	174	-30
Liabilities to Others						
Aggregate deposits@	15,33,052	55,982	1,80,573	2,21,291	1,80,573	2,21,291
		(3.8)	(16.0)	(16.9)	(16.0)	(16.9)
			[16.6]	[18.9]	[16.6]	[18.9]
Demand	2,39,741	37,483	18,734	51,904	18,734	51,904
Time@	12,93,311	18,499	1,61,840	1,69,387	1,61,840	1,69,387
Borrowings ⁽³⁾	26,863	2,763	8,741	12,122	8,741	12,122
Other demand and time liabilities	1,53,961	13,461	13,144	23,735	13,144	23,735
Borrowings from Reserve Bank	—	—	-2,527	-1,258	-2,527	-1,258
Cash in hand and Balances with Reserve Bank						
Cash in hand	85,539	4,111	3,220	2,347	3,220	2,347
Balances with Reserve Bank	7,684	-744	892	134	892	134
	77,856	4,855	2,328	2,213	2,328	2,213
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,742	1,371	-2,159	469	-2,159	469
Money at call and short notice	17,905	309	-3,872	-12,575	-3,872	-12,575
Advances to Banks	10,619	651	1,292	3,538	1,292	3,538
Other assets	2,629	76	153	-228	153	-228
Investments ⁽⁵⁾	6,72,317	-5,401	1,04,267	1,30,567	1,04,267	1,30,567
		(-0.8)	(23.8)	(24.1)	(23.8)	(24.1)
Government securities	6,45,475	-5,393	1,07,269	1,27,776	1,07,269	1,27,776
Other approved securities	26,842	-7	-3,002	2,791	-3,002	2,791
Bank Credit						
Food Credit	8,56,685	38,597	1,37,378	1,10,253	1,37,378	1,10,253
		(4.7)	(22.6)	(14.8)	(22.6)	(14.8)
Non-food credit	36,514	877	-5,103	-12,884	-5,103	-12,884
	8,20,171	37,720	1,42,481	1,23,137	1,42,481	1,23,137
Loans, cash-credit and overdrafts	8,04,409	36,880	1,33,517	1,07,004	1,33,517	1,07,004
Inland bills- purchased	7,152	331	117	1,296	117	1,296
discounted ⁽⁶⁾	22,272	1,075	1,599	1,057	1,599	1,057
Foreign bills-purchased	9,918	-27	581	-266	581	-266
discounted	12,935	339	1,564	1,163	1,564	1,163
Cash-Deposit Ratio	5.58					
Investment-Deposit Ratio	43.85					
Credit-Deposit Ratio	55.88					

@ : 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.

Notes: 1. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

2. Includes the impact of mergers since May 3, 2002.

3. Financial year variations for the current week are over the levels of the non-reporting Friday of the previous year (i.e., March 28, 2003).