## 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

March   Mar		Outstanding			Variation		
Name							
Name				Financial year so far		Year-on-year	
Tabilities to the Banking System   Demand and time deposits from Banks   37,702   -546   -911   877   1,813   -1,841   800   300	Item		Fortnight				
Liabilities to the Banking System   Demand and time deposits from Banks   37,702   546   -911   877   1,813   -1,841   36000   341   36000   341   36000   341   36000   341   36000   341   36000   341   36000   341   36000   341   36000   341   36000   341   36000   341   36000   341   36000   341   36000   341   36000   341   36000   340			_				
Demand and time deposits from Banks Borrowings from Banks Borrowings from Banks (1)   15,381   514   -652   413   1,044   -3,605   1,045   1	<del>-</del>	2	3	4	5	6	7
Borrowings from Banks   1,044   -3,605							
Other demand and time liabilities © Others         2,517         73         213         —90         —11         50           Liabilities to Others         15,49,296         914         49,140         47,364         1,42,829         2,19,302           Aggregate deposits@         15,49,296         914         49,140         47,364         1,42,829         2,19,302           Demand         2,10,428         —4,421         1,043         —11,522         20,629         39,095           Time@         13,38,868         5,334         48,097         58,866         1,22,200         1,80,207           Borrowings from Reserve Bank         29,661         809         3,382         5,015         6,430         13,641           Other demand and time liabilities         1,44,134         86         435         —4,098         19,943         13,893           Borrowings from Reserve Bank         —         —819         —78         —9.09         7,262         6,300           Balance with Reserve Bank         78,048         4,713         13,326         9,95         1,734         18           Balances with Reserve Bank         78,048         4,713         13,426         9,05         1,525         6,288           Assets with the Ban				-			
Liabilities to Others	Borrowings from Banks (1)						
Aggregate deposits@   15,49,296   914   49,140   47,364   1,42,829   2,19,302   (16.5)		2,517	73	213	-90	-11	50
Demand							
Demand Time@ Borrowings (3)         2,10,428 (3,38,868)         -4,421 (3,38,868)         1,043 (3,38,868)         -11,522 (20,62)         39,095 (3,00)           Borrowings (3)         29,661 (809)         3,382 (5,015)         6,430 (13,641)         13,641           Other demand and time liabilities         1,44,134 (86)         435 (4,073)         -4,098 (19,943)         13,893           Borrowings from Reserve Bank (7,048)         -819 (7,048)         -78 (7,048)         -2,256 (7,048)         -1           Cash in hand and Balances with Reserve Bank (7,048)         -4,567 (7,048)         9,976 (7,262)         6,306           Bank (7,048)         -4,713 (7,048)         9,976 (7,262)         6,306           Balances with Reserve Bank (7,048)         4,713 (7,048)         9,051 (7,248)         18           Assets with the Banking System (8,048)         4,713 (7,048)         13,426 (9,051)         5,528 (6,288)           Assets with other Banks (4) (4) (1,128)         19,467 (1,534)         -1,381 (1,999)         -2,035 (3,660)         3,660           Money at call and short notice (8,040)         18,520 (-412)         -593 (750)         6,111 (-13,022)         4,421 (1,148)         3,7137 (1,148)         1,475 (1,148)         2,242 (1,148)         2,242 (1,148)         2,242 (1,148)         2,242 (1,148)         2,248 (1,148)         2,248 (1,148)	Aggregate deposits@	15,49,296	-	,	,		
Time@ Borrowings(3)         13,38,868         5,334         48,097         58,866         1,22,200         1,80,207 Borrowings(3)         29,661         809         3,382         5,015         6,430         13,641         3,641         3,641         3,893         3,893         5,015         6,430         13,643         13,893         3,671         4,567         14,358         9,976         7,262         6,306         6,306         6,306         6,306         6,306         7,262         6,306         6,306         6,306         8,517         −145         932         9,976         7,262         6,306         6,306         8,517         −145         932         9,051         5,528         6,288         8,518         6,288         8,518         4,713         13,426         9,051         5,528         6,288         8,288         8,518         4,713         13,426         9,051         5,528         6,288         8,288			` ,		, ,		, ,
Borrowings		, ,	,		,	,	
Other demand and time liabilities         1,44,134         86         435         -4,098         19,943         13,893           Borrowings from Reserve Bank         —         -819         -78         —         -256         -1           Cash in hand and Balances with Reserve         86,565         4,567         14,358         9,976         7,262         6,306           Bank         Cash in hand         8,517         -145         932         925         1,734         18           Balances with Reserve Bank         78,048         4,713         13,426         9,051         5,528         6,288           Assets with the Banking System         8         8         4,713         13,426         9,051         5,528         6,288           Assets with the Banks (4)         19,467         1,534         -1,381         1,999         -2,035         3,660           Money at call and short notice         18,520         -412         -593         750         6,111         -13,022           Advances to Banks         10,128         37         137         -319         1,475         2,845           Other assets         2,934         200         -44         651         292         428           Investments (5)	Time@						
Borrowings from Reserve Bank Cash in hand and Balances with Reserve Bank Cash in hand and Balances with Reserve Bank Cash in hand Balances with Reserve Bank Reserve Banks Reserve Banks Reserve Banks Reserve Banks Reserve Banks Reserve Banks Reserve Res							
Cash in hand and Balances with Reserve Bank         86,565         4,567         14,358         9,976         7,262         6,306           Bank         Cash in hand Balances with Reserve Bank         8,517         -145         932         925         1,734         18           Balances with Reserve Bank         78,048         4,713         13,426         9,051         5,528         6,288           Assets with the Banking System         Balance with other Banks <sup>(4)</sup> 19,467         1,534         -1,381         1,999         -2,035         3,660           Money at call and short notice         18,520         -412         -593         750         6,111         -13,022           Advances to Banks         10,128         37         137         -319         1,475         2,845           Other assets         2,934         200         -44         651         292         428           Investments (S)         7,16,853         -5,701         29,832         37,198         1,08,295         1,39,476           Government securities         6,93,005         -5,512         29,896         39,760         1,10,510         1,39,692           Other approved securities         8,67,234         2,529         -673         31,853         8		1,44,134			-4,098		13,893
Bank         Cash in hand Balances with Reserve Bank         8,517 (78,048)         -145 (4,713)         932 (925)         1,734 (1,734)         18 (1,734)           Assets with the Banking System Balance with other Banks (4) Money at call and short notice         19,467 (1,534)         -1,381 (1,999)         -2,035 (1,111)         -13,022 (1,111)           Advances to Banks (10,128)         10,128 (1,284)         37 (137)         -319 (1,475)         2,845 (1,112)           Other assets (10,128)         2,934 (200)         -44 (651)         292 (428)           Investments (5) (10,128)         7,16,853 (-5,701)         29,832 (37,198)         1,08,295 (23,11)         1,39,476 (24,2)           Government securities (10,20)         6,93,005 (-0.8) (5.4) (5.5) (23.1) (24.2)         1,08,295 (23.1) (24.2)         1,39,692 (24.2)           Bank Credit (10,20)         8,67,234 (25.29) (-64) (25.2) (2		_			_		=
Cash in hand Balances with Reserve Bank 78,048 4,713 13,426 9,051 5,528 6,288   Assets with the Banking System   Balance with other Banks (4) 19,467 1,534 -1,381 1,999 -2,035 3,660   Money at call and short notice 18,520 -412 -593 750 6,111 -13,022   Advances to Banks 10,128 37 137 -319 1,475 2,845   Other assets 2,934 200 -44 651 292 428   Investments (5) 7,16,853 -5,701 29,832 37,198 1,08,295 1,39,476   Government securities 6,93,005 -5,512 29,896 39,760 1,10,510 1,39,692   Other approved securities 23,849 -190 -64 -2,563 -2,215 -216   Bank Credit 8,67,234 2,529 -673 31,853 84,669 1,38,692   Other approved securities 8,67,234 2,529 -673 31,853 84,669 1,38,692   Other approved securities 8,40,73 2,880 -1,759 24,653 94,549 1,46,096   Loans, cash-credit and overdrafts 8,15,527 3,273 2,734 31,981 83,004 1,30,721   Inland bills- purchased 7,088 -732 -766 -167 268 2,270   discounted (6) 21,842 -140 -964 6 568 2,622   Foreign bills-purchased 9,493 -194 -465 -432 526 208   discounted 13,284 323 -1,213 464 302 2,872   Cash-Deposit Ratio 559   Investment-Deposit Ratio	Cash in hand and Balances with Reserve	86,565	4,567	14,358	9,976	7,262	6,306
Balances with Reserve Bank	Bank						
Assets with the Banking System   Balance with other Banks   19,467   1,534   -1,381   1,999   -2,035   3,660   Money at call and short notice   18,520   -412   -593   750   6,111   -13,022   Advances to Banks   10,128   37   137   -319   1,475   2,845   (-0.8)							
Balance with other Banks (4)		78,048	4,713	13,426	9,051	5,528	6,288
Money at call and short notice         18,520         -412         -593         750         6,111         -13,022           Advances to Banks         10,128         37         137         -319         1,475         2,845           Other assets         2,934         200         -44         651         292         428           Investments (5)         7,16,853         -5,701         29,832         37,198         1,08,295         1,39,476           Government securities         6,93,005         -5,512         29,896         39,760         1,10,510         1,39,692           Other approved securities         23,849         -190         -64         -2,563         -2,215         -216           Bank Credit         8,67,234         2,529         -673         31,853         84,669         1,38,692           Food Credit         43,161         -351         1,086         7,200         -9,881         -7,404           Non-food credit         8,24,073         2,880         -1,759         24,653         94,549         1,46,096           Loans, cash-credit and overdrafts         8,15,527         3,273         2,734         31,981         83,004         1,30,721           Inland bills- purchased discounted (6)							
Advances to Banks Other assets Other assets Investments (5) Investments (5) Investments (5) Investments (6) Investments (6) Investments (7,16,853							
Other assets	Money at call and short notice	18,520				6,111	-13,022
Investments   7,16,853   -5,701   29,832   37,198   1,08,295   1,39,476   (-0.8)   (5.4)   (5.5)   (23.1)   (24.2)   (	Advances to Banks						
Government securities 6,93,005 -5,512 29,896 39,760 1,10,510 1,39,692 Other approved securities 23,849 -190 -64 -2,563 -2,215 -216 Bank Credit 8,67,234 2,529 -673 31,853 84,669 1,38,692 (0.3) (-0.1) (3.8) (13.1) (19.0) Food Credit 43,161 -351 1,086 7,200 -9,881 -7,404 Non-food credit 8,24,073 2,880 -1,759 24,653 94,549 1,46,096 Loans, cash-credit and overdrafts 8,15,527 3,273 2,734 31,981 83,004 1,30,721 Inland bills- purchased 7,088 -732 -766 -167 268 2,270 discounted 7,088 -732 -766 -167 268 2,270 discounted 9,493 -194 -465 -432 526 208 discounted 13,284 323 -1,213 464 302 2,872 Cash-Deposit Ratio 15.59 Investment-Deposit Ratio 46.27							
Government securities         6,93,005         -5,512         29,896         39,760         1,10,510         1,39,692           Other approved securities         23,849         -190         -64         -2,563         -2,215         -216           Bank Credit         8,67,234         2,529         -673         31,853         84,669         1,38,692           Food Credit         43,161         -351         1,086         7,200         -9,881         -7,404           Non-food credit         8,24,073         2,880         -1,759         24,653         94,549         1,46,096           Loans, cash-credit and overdrafts         8,15,527         3,273         2,734         31,981         83,004         1,30,721           Inland bills- purchased         7,088         -732         -766         -167         268         2,270           discounted (6)         21,842         -140         -964         6         568         2,622           Foreign bills-purchased         9,493         -194         -465         -432         526         208           discounted         13,284         323         -1,213         464         302         2,872           Cash-Deposit Ratio         5.59	Investments (5)	7,16,853	-5,701	29,832	37,198	1,08,295	1,39,476
Other approved securities 23,849 -190 -64 -2,563 -2,215 -216  Bank Credit 8,67,234 2,529 -673 31,853 84,669 1,38,692							
Bank Credit         8,67,234         2,529         -673         31,853         84,669         1,38,692           Food Credit         43,161         -351         1,086         7,200         -9,881         -7,404           Non-food credit         8,24,073         2,880         -1,759         24,653         94,549         1,46,096           Loans, cash-credit and overdrafts         8,15,527         3,273         2,734         31,981         83,004         1,30,721           Inland bills- purchased         7,088         -732         -766         -167         268         2,270           discounted <sup>(6)</sup> 21,842         -140         -964         6         568         2,622           Foreign bills-purchased         9,493         -194         -465         -432         526         208           discounted         13,284         323         -1,213         464         302         2,872           Cash-Deposit Ratio         5.59         Investment-Deposit Ratio         46.27         46.27         46.27         46.27		, ,		29,896	,		
Food Credit 43,161 -351 1,086 7,200 -9,881 -7,404 Non-food credit 8,24,073 2,880 -1,759 24,653 94,549 1,46,096 Loans, cash-credit and overdrafts 8,15,527 3,273 2,734 31,981 83,004 1,30,721 Inland bills- purchased 7,088 -732 -766 -167 268 2,270 discounted 5 21,842 -140 -964 6 568 2,622 Foreign bills-purchased 9,493 -194 -465 -432 526 208 discounted 13,284 323 -1,213 464 302 2,872  Cash-Deposit Ratio 5.59 Investment-Deposit Ratio 46.27		23,849		_			
Food Credit 43,161 -351 1,086 7,200 -9,881 -7,404 Non-food credit 8,24,073 2,880 -1,759 24,653 94,549 1,46,096 Loans, cash-credit and overdrafts 8,15,527 3,273 2,734 31,981 83,004 1,30,721 Inland bills- purchased 7,088 -732 -766 -167 268 2,270 discounted <sup>(6)</sup> 21,842 -140 -964 6 568 2,622 Foreign bills-purchased 9,493 -194 -465 -432 526 208 discounted 13,284 323 -1,213 464 302 2,872  Cash-Deposit Ratio 5.59 Investment-Deposit Ratio 46.27	Bank Credit	8,67,234			31,853	•	
Non-food credit         8,24,073         2,880         -1,759         24,653         94,549         1,46,096           Loans, cash-credit and overdrafts         8,15,527         3,273         2,734         31,981         83,004         1,30,721           Inland bills- purchased         7,088         -732         -766         -167         268         2,270           discounted <sup>(6)</sup> 21,842         -140         -964         6         568         2,622           Foreign bills-purchased         9,493         -194         -465         -432         526         208           discounted         13,284         323         -1,213         464         302         2,872           Cash-Deposit Ratio         5.59         46.27         46.27         46.27         46.27							
Loans, cash-credit and overdrafts       8,15,527       3,273       2,734       31,981       83,004       1,30,721         Inland bills- purchased       7,088       -732       -766       -167       268       2,270         discounted <sup>(6)</sup> 21,842       -140       -964       6       568       2,622         Foreign bills-purchased       9,493       -194       -465       -432       526       208         discounted       13,284       323       -1,213       464       302       2,872         Cash-Deposit Ratio       5.59         Investment-Deposit Ratio       46.27					7,200		
Inland bills- purchased 7,088 -732 -766 -167 268 2,270 discounted <sup>(6)</sup> 21,842 -140 -964 6 568 2,622 Foreign bills-purchased 9,493 -194 -465 -432 526 208 discounted 13,284 323 -1,213 464 302 2,872 Cash-Deposit Ratio 5.59 Investment-Deposit Ratio 46.27	Non-food credit			-1,759	24,653		
discounted <sup>(6)</sup> Foreign bills-purchased 9,493 -194 -465 -432 526 208 discounted 13,284 323 -1,213 464 302 2,872  Cash-Deposit Ratio Investment-Deposit Ratio 46.27					31,981		
Foreign bills-purchased discounted       9,493       -194       -465       -432       526       208         discounted       13,284       323       -1,213       464       302       2,872         Cash-Deposit Ratio       5.59         Investment-Deposit Ratio       46.27	Inland bills- purchased	7,088		-766	-167	268	2,270
discounted       13,284       323       -1,213       464       302       2,872         Cash-Deposit Ratio       5.59         Investment-Deposit Ratio       46.27	discounted <sup>(6)</sup>	21,842		-964	6		2,622
Cash-Deposit Ratio 5.59 Investment-Deposit Ratio 46.27		9,493					
Investment-Deposit Ratio 46.27	discounted	13,284	323	-1,213	464	302	2,872
		5.59					
	Investment-Deposit Ratio	46.27					
		55.98					

<sup>@:</sup> 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 brackets denote percentage variation in the relevant period.

Note: Includes the impact of mergers since May 3, 2002.

<sup>(1)</sup> Excluding borrowings of Regional Rural Banks from their sponsor banks.

<sup>(2)</sup> 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'.

<sup>(3)</sup> Other than from Reserve Bank of India, IDBI, NABARD and EXIM Bank.

<sup>(4)</sup> In current account and in other account.

<sup>(5)</sup> 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.

<sup>(6)</sup> Excludes bills rediscounted with the Reserve Bank of India.