

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2003 Oct. 17#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2002-2003	2003-2004	2002	2003
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	36,634	-79	7,494	-3,820	7,388	-2,289
Borrowings from Banks <sup>(1)</sup>	15,938	-1,899	-173	-3,700	-216	-4,140
Other demand and time liabilities <sup>(2)</sup>	2,807	351	-182	553	79	766
<b>Liabilities to Others</b>						
Aggregate deposits @	13,85,842	2,896	1,36,922	1,04,988	1,88,961	1,45,560
		(0.2)	(12.4)	(8.2)	(18.0)	(11.7)
			[12.9]	[9.9]	[18.8]	[13.7]
Demand	1,87,689	-5,607	3,866	17,399	16,789	30,774
Time@	11,98,153	8,503	1,33,056	87,589	1,72,172	1,14,786
Borrowings <sup>(3)</sup>	19,358	126	6,015	6,720	6,880	10,314
Other demand and time liabilities	1,33,723	-1,318	1,617	3,917	10,369	20,223
<b>Borrowings from Reserve Bank</b>	<b>101</b>	<b>100</b>	<b>-3,609</b>	<b>22</b>	<b>-4,616</b>	<b>93</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>70,320</b>	<b>-5,271</b>	<b>-1,233</b>	<b>4,418</b>	<b>-10,167</b>	<b>2,905</b>
Cash in hand	8,607	-98	595	1,040	963	1,767
Balances with Reserve Bank	61,713	-5,174	-1,828	3,378	-11,129	1,138
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	16,413	-1,283	-517	-775	875	-1,063
Money at call and short notice	23,105	-3,943	8,068	-9,030	8,265	-11,587
Advances to Banks	8,479	-737	1,119	1,332	4,147	1,788
Other assets	2,807	114	-216	258	778	349
<b>Investments <sup>(5)</sup></b>	<b>6,35,299</b>	<b>12,982</b>	<b>77,367</b>	<b>87,754</b>	<b>99,950</b>	<b>1,19,664</b>
		(2.1)	(17.7)	(16.0)	(24.0)	(23.2)
Government securities	6,08,159	13,151	79,227	84,743	1,03,464	1,17,757
Other approved securities	27,140	-170	-1,860	3,011	-3,514	1,907
<b>Bank Credit</b>	<b>7,52,411</b>	<b>-921</b>	<b>83,115</b>	<b>23,196</b>	<b>1,29,721</b>	<b>79,574</b>
		(-0.1)	(14.1)	(3.2)	(23.9)	(11.8)
Food Credit	34,151	-3,221	-1,273	-15,328	2,425	-18,554
Non-food credit	7,18,260	2,300	84,388	38,524	1,27,297	98,127
Loans, cash-credit and overdrafts	7,07,226	-1,836	82,806	25,154	1,25,762	76,813
Inland bills- purchased	7,057	779	-192	1,473	199	2,218
discounted <sup>(6)</sup>	17,992	-249	-413	-2,192	453	122
Foreign bills-purchased	8,823	136	361	-927	1,130	-627
Discounted	11,313	248	552	-311	2,178	1,047
<b>Cash-Deposit Ratio</b>	<b>5.07</b>					
<b>Investment-Deposit Ratio</b>	<b>45.84</b>					
<b>Credit-Deposit Ratio</b>	<b>54.29</b>					

@ : 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.