

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2004 Jan. 30#	Month	Financial year so far		Year-on-year	
			2002-2003	2003-2004	2003	2004
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	36,736	1,008	5,421	-3,718	6,005	-114
Borrowings from Banks <sup>(1)</sup>	12,548	-1,199	-470	-7,089	2,682	-7,232
Other demand and time liabilities <sup>(2)</sup>	2,185	-167	-232	-69	152	193
<b>Liabilities to Others</b>						
Aggregate deposits@	14,50,698	30,910	1,74,478	1,69,845	2,01,169	1,72,860
		(2.2)	(15.8)	(13.3)	(18.7)	(13.5)
			[16.5]	[15.2]	[19.5]	[15.5]
Demand	1,96,564	3,212	13,998	26,274	25,595	29,518
Time@	12,54,135	27,698	1,60,481	1,43,571	1,75,574	1,43,342
Borrowings <sup>(3)</sup>	23,633	1,811	10,272	10,996	9,662	10,333
Other demand and time liabilities	1,34,610	-409	12,967	4,804	22,375	9,759
<b>Borrowings from Reserve Bank</b>	—	—	<b>-3,214</b>	<b>-79</b>	<b>-3,569</b>	<b>-402</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>79,473</b>	<b>1,913</b>	<b>4,764</b>	<b>13,571</b>	<b>-1,015</b>	<b>6,062</b>
Cash in hand	7,890	-646	699	322	796	946
Balances with Reserve Bank	71,583	2,559	4,065	13,248	-1,811	5,116
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	16,654	968	-555	-534	758	-784
Money at call and short notice	19,456	-350	3,439	-12,679	6,391	-10,608
Advances to Banks	8,836	-260	1,349	1,690	771	1,915
Other assets	2,476	-179	-254	-73	216	57
<b>Investments<sup>(5)</sup></b>	<b>6,66,329</b>	<b>17,909</b>	<b>98,656</b>	<b>1,18,784</b>	<b>1,07,377</b>	<b>1,29,404</b>
		(2.8)	(22.5)	(21.7)	(25.0)	(24.1)
Government securities	6,39,373	17,979	1,01,355	1,15,956	1,10,566	1,26,842
Other approved securities	26,956	-70	-2,698	2,827	-3,189	2,562
<b>Bank Credit</b>	<b>8,01,253</b>	<b>20,680</b>	<b>1,17,205</b>	<b>72,037</b>	<b>1,38,385</b>	<b>94,325</b>
		(2.6)	(19.9)	(9.9)	(24.3)	(13.3)
Food Credit	35,864	-488	-3,531	-13,615	-4,233	-14,583
Non-food credit	7,65,388	21,168	1,20,736	85,652	1,42,618	1,08,908
Loans, cash-credit and overdrafts	7,52,541	18,767	1,14,559	70,468	1,33,514	90,375
Inland bills- purchased	6,303	121	53	718	224	1,218
discounted <sup>(6)</sup>	20,826	1,000	1,650	642	1,749	893
Foreign bills-purchased	9,627	605	217	-123	824	322
discounted	11,957	188	727	332	2,075	1,516
<b>Cash-Deposit Ratio</b>	<b>5.48</b>					
<b>Investment-Deposit Ratio</b>	<b>45.93</b>					
<b>Credit-Deposit Ratio</b>	<b>55.23</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.

**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.