

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on	Fortnight	Financial year so far		Year-on-year	
	2004 Feb. 6#		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	36,859	544	5,458	-3,596	5,340	-28
Borrowings from Banks <sup>(1)</sup>	12,566	-525	-581	-7,072	-354	-7,103
Other demand and time liabilities <sup>(2)</sup>	2,718	475	560	464	805	-66
<b>Liabilities to Others</b>						
Aggregate deposits@	14,53,805	14,120	1,69,983	1,72,952	1,92,436	1,80,462
		(1.0)	(15.4)	(13.5)	(17.8)	(14.2)
			[16.0]	[15.4]	[18.6]	[16.1]
Demand	1,98,725	7,959	10,081	28,436	20,028	35,596
Time@	12,55,080	6,162	1,59,902	1,44,516	1,72,408	1,44,866
Borrowings <sup>(3)</sup>	22,785	9	7,865	10,148	8,569	11,892
Other demand and time liabilities	1,40,900	7,198	12,776	11,093	19,241	16,240
<b>Borrowings from Reserve Bank</b>	—	—	<b>-3,614</b>	<b>-79</b>	<b>-5,744</b>	<b>-2</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>74,889</b>	<b>-11,060</b>	<b>3,046</b>	<b>8,987</b>	<b>-4,785</b>	<b>3,196</b>
Cash in hand	7,569	-192	-193	2	266	1,517
Balances with Reserve Bank	67,320	-10,868	3,239	8,986	-5,051	1,679
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	16,892	371	-1,118	-296	76	17
Money at call and short notice	17,522	-1,041	3,340	-14,612	2,944	-12,442
Advances to Banks	9,888	686	1,525	2,741	998	2,790
Other assets	2,567	50	-287	18	-36	180
<b>Investments <sup>(5)</sup></b>	<b>6,72,608</b>	<b>18,670</b>	<b>1,02,883</b>	<b>1,25,062</b>	<b>1,11,279</b>	<b>1,31,456</b>
		(2.9)	(23.5)	(22.8)	(25.9)	(24.3)
Government securities	6,45,646	18,741	1,05,869	1,22,229	1,14,271	1,28,601
Other approved securities	26,962	-71	-2,986	2,833	-2,992	2,854
<b>Bank Credit</b>	<b>8,06,180</b>	<b>10,829</b>	<b>1,16,589</b>	<b>76,964</b>	<b>1,35,532</b>	<b>99,868</b>
		(1.4)	(19.8)	(10.6)	(23.7)	(14.1)
Food Credit	36,468	-218	-3,546	-13,011	-4,549	-13,964
Non-food credit	7,69,711	11,047	1,20,135	89,975	1,40,081	1,13,832
Loans, cash-credit and overdrafts	7,57,382	10,358	1,13,760	75,310	1,30,760	96,016
Inland bills- purchased discounted <sup>(6)</sup>	6,617	245	209	1,033	81	1,377
	20,957	424	1,627	773	1,834	1,047
Foreign bills-purchased discounted	9,223	-381	312	-527	854	-177
	11,999	183	680	375	2,003	1,606
<b>Cash-Deposit Ratio</b>	<b>5.15</b>					
<b>Investment-Deposit Ratio</b>	<b>46.27</b>					
<b>Credit-Deposit Ratio</b>	<b>55.45</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.