

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2004		Financial year so far		Year-on-year	
	Feb. 20#	Fortnight	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	37,013	154	6,118	-3,441	6,551	-534
Borrowings from Banks <sup>(1)</sup>	12,712	147	-1,699	-6,926	635	-5,838
Other demand and time liabilities <sup>(2)</sup>	2,373	-345	-293	119	-118	443
<b>Liabilities to Others</b>						
Aggregate deposits@	14,69,752	15,947	1,69,581	1,88,899	1,88,415	1,96,811
		(1.1)	(15.4)	(14.7)	(17.4)	(15.5)
			[16.0]	[16.7]	[18.1]	[17.5]
Demand	2,02,488	3,763	11,514	32,199	21,893	37,926
Time@	12,67,264	12,185	1,58,067	1,56,700	1,66,522	1,58,885
Borrowings <sup>(3)</sup>	23,429	643	8,136	10,791	8,370	12,264
Other demand and time liabilities	1,39,507	-1,393	12,086	9,701	18,775	15,537
<b>Borrowings from Reserve Bank</b>	<b>—</b>	<b>—</b>	<b>-3,611</b>	<b>-79</b>	<b>-4,193</b>	<b>-5</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
Cash in hand	7,568	-1	536	—	994	787
Balances with Reserve Bank	71,101	3,781	-164	12,767	-3,020	8,863
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	16,510	-382	-1,330	-678	-109	-153
Money at call and short notice	15,973	-1,550	1,291	-16,162	3,220	-11,942
Advances to Banks	10,213	326	1,257	3,067	1,550	3,384
Other assets	2,574	7	-327	25	-180	227
<b>Investments<sup>(5)</sup></b>	<b>6,78,206</b>	<b>5,598</b>	<b>1,05,877</b>	<b>1,30,660</b>	<b>1,08,808</b>	<b>1,34,059</b>
		(0.8)	(24.2)	(23.9)	(24.6)	
Government securities	6,51,265	5,619	1,08,634	1,27,849	1,11,944	1,31,455
Other approved securities	26,940	-21	-2,757	2,811	-3,136	2,604
<b>Bank Credit</b>						
	<b>8,10,965</b>	<b>4,786</b>	<b>1,19,760</b>	<b>81,750</b>	<b>1,36,632</b>	<b>1,01,482</b>
		(0.6)	(20.3)	(11.2)	(23.9)	(14.3)
Food Credit	35,268	-1,200	-3,751	-14,211	-3,335	-14,959
Non-food credit	7,75,697	5,986	1,23,511	95,961	1,39,967	1,16,441
<b>Loans, cash-credit and overdrafts</b>						
	7,61,477	4,095	1,16,460	79,405	1,30,954	97,412
Inland bills- purchased	6,598	-19	15	1,014	90	1,552
discounted <sup>(6)</sup>	20,661	-296	1,803	477	2,282	575
Foreign bills-purchased	9,534	311	453	-216	1,065	-8
discounted	12,694	695	1,029	1,070	2,241	1,951
<b>Cash-Deposit Ratio</b>	<b>5.35</b>					
<b>Investment-Deposit Ratio</b>	<b>46.14</b>					
<b>Credit-Deposit Ratio</b>	<b>55.18</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.

