

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

(Rs. crore)

Item	Outstanding		Variation over			
	as on		Financial year so far		Year-on-year	
	2004		2002-2003		2003	
	Mar. 5#	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	37,641	628	6,019	-2,813	6,912	194
Borrowings from Banks <sup>(1)</sup>	14,103	1,390	737	-5,535	2,299	-6,885
Other demand and time liabilities <sup>(2)</sup>	2,450	77	299	196	454	-72
<b>Liabilities to Others</b>						
Aggregate deposits@	14,82,130	12,377 (0.8)	1,76,175 (16.0)	2,01,276 (15.7)	1,87,877 (17.2)	2,02,595 (15.8)
			[16.6]	[17.7]	[17.9]	[17.8]
Demand	2,04,307	1,819	11,486	34,017	19,584	39,773
Time@	12,77,823	10,559	1,64,689	1,67,259	1,68,293	1,62,822
Borrowings <sup>(3)</sup>	23,985	556	9,327	11,347	9,836	11,630
Other demand and time liabilities	1,42,294	2,787	11,690	12,488	14,764	18,721
<b>Borrowings from Reserve Bank</b>	<b>40</b>	<b>40</b>	<b>-2,357</b>	<b>-40</b>	<b>-1,395</b>	<b>-1,220</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>84,254</b>	<b>5,586</b>	<b>6,026</b>	<b>18,352</b>	<b>5,450</b>	<b>9,581</b>
Cash in hand	7,800	232	237	233	583	1,318
Balances with Reserve Bank	76,454	5,353	5,789	18,120	4,867	8,263
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	16,503	-7	-1,121	-685	-537	-369
Money at call and short notice	17,253	1,280	3,743	-14,882	6,780	-13,114
Advances to Banks	10,004	-210	1,763	2,857	1,535	2,668
Other assets	2,323	-252	-223	-227	-151	-128
<b>Investments <sup>(5)</sup></b>	<b>6,83,954</b>	<b>5,749</b>	<b>1,03,877</b>	<b>1,36,409</b>	<b>1,06,382</b>	<b>1,41,808</b>
		(0.8)	(23.7)	(24.9)	(24.4)	(26.2)
Government securities	6,57,387	6,122	1,07,140	1,33,971	1,09,990	1,39,072
Other approved securities	26,567	-374	-3,262	2,438	-3,609	2,736
<b>Bank Credit</b>	<b>8,19,128</b>	<b>8,163</b>	<b>1,26,290</b>	<b>89,913</b>	<b>1,39,880</b>	<b>1,03,116</b>
		(1.0)	(21.4)	(12.3)	(24.3)	(14.4)
Food Credit	35,858	590	-4,262	-13,621	-4,189	-13,858
Non-food credit	7,83,270	7,573	1,30,552	1,03,534	1,44,068	1,16,974
Loans, cash-credit and overdrafts	7,68,141	6,664	1,21,877	86,069	1,33,789	98,658
Inland bills- purchased	7,292	694	572	1,708	533	1,689
discounted <sup>(6)</sup>	21,471	810	1,976	1,287	2,240	1,212
Foreign bills-purchased	9,734	200	637	-17	1,229	8
discounted	12,490	-204	1,227	866	2,088	1,549
<b>Cash-Deposit Ratio</b>	<b>5.68</b>					
<b>Investment-Deposit Ratio</b>	<b>46.15</b>					
<b>Credit-Deposit Ratio</b>	<b>55.27</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.