

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

(Rs. crore)

Item	Outstanding as on		Variation over		Year-on-year	
	2004 Apr. 2#	Fortnight 3	Financial year so far		2003	2004
1	2	3	2003-2004	2004-2005	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	41,210	4,385	1,472	4,385	9,350	-716
Borrowings from Banks <sup>(1)</sup>	15,947	979	-839	979	-5,204	-2,852
Other demand and time liabilities <sup>(2)</sup>	2,445	-162	1,704	-162	1,813	-1,513
<b>Liabilities to Others</b>						
Aggregate deposits@	15,42,757	40,825	43,619	40,825	1,87,424	2,18,284
		(2.7)	(3.4)	(2.7)	(16.5)	(16.5)
			[3.5]	[2.8]	[17.1]	[18.4]
Demand	2,43,769	21,819	17,669	21,819	24,293	55,811
Time@	12,98,987	19,006	25,950	19,006	1,63,131	1,62,473
Borrowings <sup>(3)</sup>	25,540	894	457	894	8,805	12,446
Other demand and time liabilities	1,50,073	1,842	3,054	1,842	23,392	17,213
<b>Borrowings from Reserve Bank</b>	—	—	<b>361</b>	—	<b>-14</b>	<b>-440</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>86,563</b>	<b>9,974</b>	<b>3,793</b>	<b>9,974</b>	<b>3,808</b>	<b>16,868</b>
Cash in hand	8,295	703	-399	703	1,090	1,126
Balances with Reserve Bank	78,269	9,272	4,192	9,272	2,718	15,742
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,582	1,114	769	1,114	-1,169	625
Money at call and short notice	19,055	1,285	-620	1,285	-1,445	-12,459
Advances to Banks	10,501	54	-1,263	54	548	4,618
Other assets	3,120	837	522	837	413	48
<b>Investments <sup>(5)</sup></b>	<b>6,83,443</b>	<b>3,787</b>	<b>20,587</b>	<b>3,787</b>	<b>1,13,599</b>	<b>1,15,311</b>
		(0.6)	(3.8)	(0.6)	(25.0)	(20.3)
Government securities	6,56,834	3,590	20,256	3,590	1,16,210	1,13,162
Other approved securities	26,609	198	331	198	-2,611	2,149
<b>Bank Credit</b>	<b>8,67,436</b>	<b>32,054</b>	<b>14,276</b>	<b>32,054</b>	<b>1,39,822</b>	<b>1,23,944</b>
		(3.8)	(2.0)	(3.8)	(23.2)	(16.7)
Food Credit	36,973	1,011	-4,888	1,011	-7,115	-7,619
Non-food credit	8,30,463	31,043	19,164	31,043	1,46,937	1,31,562
Loans, cash-credit and overdrafts	8,12,647	29,101	11,523	29,101	1,35,760	1,19,051
Inland bills- purchased discounted <sup>(6)</sup>	7,755	499	1,054	499	529	1,117
	23,415	1,579	-324	1,579	-370	3,555
Foreign bills-purchased discounted	10,456	532	478	532	533	228
	13,162	342	1,544	342	3,370	-7
<b>Cash-Deposit Ratio</b>	<b>5.61</b>					
<b>Investment-Deposit Ratio</b>	<b>44.30</b>					
<b>Credit-Deposit Ratio</b>	<b>56.23</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.

**Note:** Includes the impact of mergers since May 3, 2002.