

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

(Rs. crore)

Item	Outstanding		Variation over		Year-on-year	
	as on 2004 May 28#	Fortnight	Financial year so far 2003-2004	2004-2005	2003	2004
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	38,248	-495	-108	1,423	3,555	-2,098
Borrowings from Banks <sup>(1)</sup>	14,867	998	-2,077	-100	-2,601	-2,693
Other demand and time liabilities <sup>(2)</sup>	2,444	-888	2,308	-163	1,228	-2,118
<b>Liabilities to Others</b>						
Aggregate deposits@	15,48,382	4,559	50,429	46,451	1,39,467	2,17,100
		(0.3)	(3.9)	(3.1)	(11.7)	(16.3)
Demand	2,14,849	-2,413	6,169	-7,101	20,305	38,390
Time@	13,33,533	6,972	44,260	53,552	1,19,162	1,78,709
Borrowings <sup>(3)</sup>	28,852	541	3,255	4,206	6,001	12,959
Other demand and time liabilities	1,44,047	-1,856	3,015	-4,184	22,663	11,226
<b>Borrowings from Reserve Bank</b>	<b>819</b>	<b>819</b>	<b>-78</b>	<b>819</b>	<b>-825</b>	<b>818</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>81,998</b>	<b>-1,516</b>	<b>22,981</b>	<b>5,409</b>	<b>17,929</b>	<b>-6,885</b>
Cash in hand	8,663	244	1,626	1,071	1,876	-530
Balances with Reserve Bank	73,335	-1,759	21,355	4,338	16,053	-6,355
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,934	-350	-137	466	-648	882
Money at call and short notice	18,931	74	-2,803	1,161	1,871	-10,400
Advances to Banks	10,091	741	-215	-356	1,447	3,160
Other assets	2,734	-448	-41	451	184	225
<b>Investments <sup>(5)</sup></b>	<b>7,22,555</b>	<b>8,433</b>	<b>28,543</b>	<b>42,899</b>	<b>1,04,260</b>	<b>1,46,466</b>
		(1.2)	(5.2)	(6.3)	(22.1)	(25.4)
Government securities	6,98,516	10,987	28,531	45,272	1,06,762	1,46,569
Other approved securities	24,038	-2,554	12	-2,373	-2,501	-103
<b>Bank Credit</b>	<b>8,64,705</b>	<b>308</b>	<b>1,154</b>	<b>29,323</b>	<b>85,622</b>	<b>1,34,335</b>
		(—)	(0.2)	(3.5)	(13.3)	(18.4)
Food Credit	43,512	1,280	1,568	7,551	-9,622	-7,535
Non-food credit	8,21,193	-972	-414	21,772	95,244	1,41,870
Loans, cash-credit and overdrafts	8,12,255	1,455	4,126	28,709	84,014	1,26,056
Inland bills- purchased	7,820	-560	-444	565	302	2,680
discounted <sup>(6)</sup>	21,982	148	-774	146	294	2,572
Foreign bills-purchased	9,687	-732	-365	-237	896	302
discounted	12,960	-2	-1,389	141	116	2,725
<b>Cash-Deposit Ratio</b>	<b>5.30</b>					
<b>Investment-Deposit Ratio</b>	<b>46.67</b>					
<b>Credit-Deposit Ratio</b>	<b>55.85</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.

(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.