

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

(Rs. crore)

Item	Outstanding		Variation over		Year-on-year	
	as on Jul. 9#	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	38,172	-456	-2,256	1,339	215	-26
Borrowings from Banks <sup>(1)</sup>	14,246	-1,614	-1,178	-780	957	-4,214
Other demand and time liabilities <sup>(2)</sup>	2,139	-1,110	921	-488	1,017	-1,036
<b>Liabilities to Others</b>						
Aggregate deposits@	15,68,671	8,739	63,864	64,255	1,44,748	2,23,954
		(0.6)	(5.0)	(4.3)	(12.1)	(16.7)
Demand	2,10,449	-2,105	3,205	-14,574	22,638	36,954
Time@	13,58,223	10,843	60,659	78,829	1,22,109	1,87,000
Borrowings <sup>(3)</sup>	30,045	-17	2,525	5,375	5,512	14,883
Other demand and time liabilities	1,51,579	8,541	940	3,495	21,481	20,833
<b>Borrowings from Reserve Bank</b>	—	—	-78	—	-63	-1
<b>Cash in hand and Balances with Reserve Bank</b>	<b>78,676</b>	<b>-8,235</b>	<b>6,574</b>	<b>1,781</b>	<b>-7,891</b>	<b>6,200</b>
Cash in hand	8,563	39	1,660	665	2,596	-664
Balances with Reserve Bank	70,114	-8,274	4,915	1,117	-10,487	6,864
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,823	-777	-494	862	-1,501	1,129
Money at call and short notice	17,151	-1,672	-6,877	-907	-946	-8,107
Advances to Banks	10,199	256	470	-324	1,847	2,582
Other assets	2,658	-292	17	21	339	92
<b>Investments <sup>(5)</sup></b>	<b>7,31,002</b>	<b>13,593</b>	<b>61,642</b>	<b>53,414</b>	<b>1,34,478</b>	<b>1,21,814</b>
		(1.9)	(11.3)	(7.9)	(28.3)	(20.0)
Government securities	7,04,750	10,717	61,443	49,993	1,35,728	1,19,891
Other approved securities	26,251	2,877	199	3,421	-1,250	1,924
<b>Bank Credit</b>	<b>8,82,312</b>	<b>4,904</b>	<b>-3,535</b>	<b>41,527</b>	<b>73,410</b>	<b>1,56,631</b>
		(0.6)	(-0.5)	(4.9)	(11.3)	(21.6)
Food Credit	43,457	396	-5,891	7,496	-15,875	-131
Non-food credit	8,38,854	4,508	2,356	34,031	89,285	1,56,762
Loans, cash-credit and overdrafts	8,30,706	4,256	-113	41,466	71,691	1,48,747
Inland bills- purchased	6,561	-371	-560	-408	525	1,537
discounted <sup>(6)</sup>	21,991	500	-1,364	262	323	3,171
Foreign bills-purchased	9,787	347	-705	-326	-95	742
discounted	13,266	172	-792	533	967	2,434
<b>Cash-Deposit Ratio</b>	<b>5.02</b>					
<b>Investment-Deposit Ratio</b>	<b>46.60</b>					
<b>Credit-Deposit Ratio</b>	<b>56.25</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.