

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

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year
	2004		Financial year so far			
	Aug. 6#	Fortnight	2003-2004	2004-2005	2003	
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	37,041	-39	-1,780	207	797	-1,633
Borrowings from Banks <sup>(1)</sup>	13,833	616	-1,692	-1,193	-1,471	-4,113
Other demand and time liabilities <sup>(2)</sup>	2,519	356	341	-108	560	-76
<b>Liabilities to Others</b>						
Aggregate deposits@	15,82,649	13,236	76,878	78,233	1,43,498	2,24,918
		(0.8)	(6.0)	(5.2)	(11.8)	(16.6)
Demand	2,17,623	7,898	1,335	-7,399	23,740	45,998
Time@	13,65,026	5,338	75,543	85,633	1,19,758	1,78,920
Borrowings <sup>(3)</sup>	30,678	-1,802	3,960	6,008	7,106	14,080
Other demand and time liabilities	1,55,259	8,523	-517	7,175	20,454	25,970
<b>Borrowings from Reserve Bank</b>	<b>50</b>	<b>50</b>	<b>112</b>	<b>50</b>	<b>161</b>	<b>-141</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>83,055</b>	<b>-1,318</b>	<b>6,011</b>	<b>6,161</b>	<b>-4,535</b>	<b>11,142</b>
Cash in hand	8,529	-130	503	631	2,008	459
Balances with Reserve Bank	74,526	-1,188	5,509	5,529	-6,543	10,683
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,812	377	-1,457	850	-2,125	2,080
Money at call and short notice	17,815	1,751	-4,716	-243	-838	-9,604
Advances to Banks	10,052	10	-296	-471	1,097	3,201
Other assets	2,903	396	439	265	605	-86
<b>Investments <sup>(5)</sup></b>	<b>7,33,064</b>	<b>4,909</b>	<b>71,297</b>	<b>55,476</b>	<b>1,27,713</b>	<b>1,14,220</b>
		(0.7)	(13.0)	(8.2)	(26.0)	(18.5)
Government securities	7,06,597	4,711	71,212	51,839	1,29,433	1,11,968
Other approved securities	26,467	199	85	3,637	-1,720	2,252
<b>Bank Credit</b>	<b>8,92,228</b>	<b>8,949</b>	<b>550</b>	<b>51,443</b>	<b>76,205</b>	<b>1,62,463</b>
		(1.0)	(0.1)	(6.1)	(11.7)	(22.3)
Food Credit	42,442	-119	-6,228	6,481	-15,602	-809
Non-food credit	8,49,786	9,068	6,778	44,962	91,807	1,63,272
Loans, cash-credit and overdrafts	8,41,526	8,979	4,138	52,286	74,426	1,55,316
Inland bills- purchased	6,526	127	-730	-443	474	1,672
discounted <sup>(6)</sup>	21,447	89	-927	-283	650	2,190
Foreign bills-purchased	9,410	-127	-876	-703	-447	536
discounted	13,318	-118	-1,056	586	1,103	2,749
<b>Cash-Deposit Ratio</b>	<b>5.25</b>					
<b>Investment-Deposit Ratio</b>	<b>46.32</b>					
<b>Credit-Deposit Ratio</b>	<b>56.38</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.