

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2004		Financial year so far		Year-on-year	
	Sep. 17#	Fortnight	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	35,562	-1,017	-1,478	-1,271	632	-3,414
Borrowings from Banks <sup>(1)</sup>	18,057	4,328	-755	3,031	-1,886	-826
Other demand and time liabilities <sup>(2)</sup>	3,016	717	399	389	737	363
<b>Liabilities to Others</b>						
Aggregate deposits@	15,85,653	-3,667	94,804	81,237	1,47,966	2,09,995
		(-0.2)	(7.4)	(5.4)	(12.1)	(15.3)
Demand	2,17,128	-629	5,415	-7,895	22,475	41,423
Time@	13,68,525	-3,039	89,389	89,131	1,25,492	1,68,573
Borrowings <sup>(3)</sup>	30,619	-558	4,779	5,950	7,149	13,202
Other demand and time liabilities	1,51,702	3,013	2,628	3,618	16,676	19,268
<b>Borrowings from Reserve Bank</b>	<b>3</b>	<b>3</b>	<b>-78</b>	<b>3</b>	<b>-11</b>	<b>2</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>83,669</b>	<b>-5,303</b>	<b>5,798</b>	<b>6,774</b>	<b>-1,454</b>	<b>11,968</b>
Cash in hand	8,345	-25	803	447	1,944	-25
Balances with Reserve Bank	75,324	-5,278	4,995	6,327	-3,397	11,993
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,757	-445	-16	796	-428	585
Money at call and short notice	22,245	6,684	-922	4,187	-5,054	-8,968
Advances to Banks	11,261	735	2,095	738	1,160	2,019
Other assets	2,147	-465	152	-491	116	-555
<b>Investments <sup>(5)</sup></b>	<b>7,10,985</b>	<b>-9,485</b>	<b>80,446</b>	<b>33,397</b>	<b>1,25,652</b>	<b>82,993</b>
		(-1.3)	(14.7)	(4.9)	(25.0)	(13.2)
Government securities	6,84,421	-9,701	80,866	29,663	1,27,344	80,138
Other approved securities	26,564	216	-420	3,734	-1,692	2,855
<b>Bank Credit</b>	<b>9,19,250</b>	<b>7,810</b>	<b>6,262</b>	<b>78,465</b>	<b>74,360</b>	<b>1,83,772</b>
		(0.9)	(0.9)	(9.3)	(11.2)	(25.0)
Food Credit	38,189	-1,667	-12,014	2,228	-15,897	724
Non-food credit	8,81,061	9,478	18,277	76,237	90,257	1,83,048
Loans, cash-credit and overdrafts	8,68,128	7,939	9,973	78,888	72,453	1,76,082
Inland bills- purchased	6,665	111	350	-304	1,503	731
discounted <sup>(6)</sup>	21,315	-408	-2,440	-415	31	3,571
Foreign bills-purchased	9,581	105	-1,026	-533	-626	856
discounted	13,561	64	-595	829	999	2,532
<b>Cash-Deposit Ratio</b>	<b>5.28</b>					
<b>Investment-Deposit Ratio</b>	<b>44.84</b>					
<b>Credit-Deposit Ratio</b>	<b>57.97</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.