

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

(Rs. crore)

Item	Outstanding as on		Variation over Financial year so far			Year-on-year
	2004 Nov. 12#	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	35,155	193	-5,109	-1,679	-3,380	-190
Borrowings from Banks <sup>(1)</sup>	27,490	707	-4,460	12,464	-5,207	12,313
Other demand and time liabilities <sup>(2)</sup>	2,794	45	825	167	978	-285
<b>Liabilities to Others</b>						
Aggregate deposits@	15,96,617	-20,257	1,11,743	92,201	1,46,420	2,04,021
		(-1.3)	(8.7)	(6.1)	(11.7)	(14.7)
Demand	2,25,757	-20,279	12,313	735	27,124	43,154
Time@	13,70,860	22	99,430	91,466	1,19,296	1,60,867
	[13,67,292]			[87,898]		[1,57,298]
Borrowings <sup>(3)</sup>	66,117	886	9,397	41,447	12,703	44,082
Other demand and time liabilities	1,60,919	-1,960	6,242	12,835	12,912	24,870
<b>Borrowings from Reserve Bank</b>	<b>1,210</b>	<b>1,210</b>	<b>-79</b>	<b>1,210</b>	<b>-7</b>	<b>1,210</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>94,166</b>	<b>-826</b>	<b>5,671</b>	<b>17,271</b>	<b>-2,134</b>	<b>22,593</b>
Cash in hand	9,193	638	982	1,295	1,617	644
Balances with Reserve Bank	84,973	-1,464	4,689	15,976	-3,751	21,949
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,165	495	-1,342	1,204	-1,983	2,319
Money at call and short notice	20,143	-2,119	-13,247	2,086	-14,542	1,255
Advances to Banks	9,316	113	1,507	-1,207	1,783	663
Other assets	2,126	114	144	-511	240	-568
<b>Investments <sup>(5)</sup></b>	<b>6,91,569</b>	<b>-14,974</b>	<b>94,079</b>	<b>13,981</b>	<b>1,28,339</b>	<b>49,945</b>
		(-2.1)	(17.2)	(2.1)	(25.0)	(7.8)
Government securities	6,65,364	-14,940	94,652	10,606	1,29,620	47,295
	[6,53,171]			[-1,587]		[35,102]
Other approved securities	26,206	-34	-573	3,375	-1,281	2,650
<b>Bank Credit</b>	<b>9,95,517</b>	<b>7,241</b>	<b>33,341</b>	<b>1,54,732</b>	<b>81,505</b>	<b>2,32,960</b>
		(0.7)	(4.6)	(18.4)	(12.0)	(30.5)
Food Credit	41,228	1,516	-14,040	5,267	-18,766	5,789
Non-food credit	9,54,289	5,725	47,382	1,49,465	1,00,271	2,27,171
	[9,21,607]			[1,16,783]		[1,94,489]
Loans, cash-credit and overdrafts	9,40,031	6,014	34,645	1,50,791	78,421	2,23,313
Inland bills- purchased	7,621	215	966	651	1,933	1,070
discounted <sup>(6)</sup>	23,411	482	-989	1,681	693	4,216
Foreign bills-purchased	10,040	223	-1,103	-74	-510	1,392
discounted	14,415	308	-178	1,683	968	2,969
<b>Cash-Deposit Ratio</b>	<b>5.90</b>					
<b>Investment-Deposit Ratio</b>	<b>43.31</b>					
<b>Credit-Deposit Ratio</b>	<b>62.35</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.

**Notes:** 1. Includes the impact of mergers since May 3, 2002.

2. Figures in [ ] exclude the impact of conversion of a non-banking entity into banking entity from October 11, 2004.