

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

(Rs. crore)

Item	Outstanding as on		Variation over Financial year so far			Year-on-year
	2004		2003-2004			2003
	Nov. 26#	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	34,355	-800	-5,268	-2,479	-3,448	-832
Borrowings from Banks <sup>(1)</sup>	28,375	885	-5,435	13,348	-6,524	14,172
Other demand and time liabilities <sup>(2)</sup>	3,413	618	369	786	470	790
<b>Liabilities to Others</b>						
Aggregate deposits@	16,10,281	13,664	1,24,965	1,05,865	1,48,391	2,04,463
		(0.9)	(9.8)	(7.0)	(11.8)	(14.5)
Demand	2,27,939	2,182	16,069	2,917	26,063	41,580
Time@	13,82,342	11,482	1,08,895	1,02,948	1,22,328	1,62,883
	[13,78,773]			[99,379]		[1,59,314]
Borrowings <sup>(3)</sup>	65,787	-329	9,634	41,118	12,554	43,516
Other demand and time liabilities	1,62,566	1,647	5,853	14,482	15,559	26,907
<b>Borrowings from Reserve Bank</b>	<b>8</b>	<b>-1,203</b>	<b>-79</b>	<b>8</b>	<b>-30</b>	<b>8</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>98,355</b>	<b>4,190</b>	<b>16,389</b>	<b>21,461</b>	<b>9,368</b>	<b>16,064</b>
Cash in hand	8,914	-279	1,471	1,016	2,054	-125
Balances with Reserve Bank	89,442	4,469	14,918	20,445	7,313	16,189
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,197	-968	-1,593	235	-1,875	1,601
Money at call and short notice	21,056	913	-14,561	2,999	-13,513	3,483
Advances to Banks	8,943	-374	1,607	-1,581	1,349	189
Other assets	2,349	223	-31	-288	158	-169
<b>Investments <sup>(5)</sup></b>	<b>7,01,878</b>	<b>10,309</b>	<b>97,683</b>	<b>24,290</b>	<b>1,20,035</b>	<b>56,649</b>
		(1.5)	(17.8)	(3.6)	(22.9)	(8.8)
Government securities	6,75,922	10,559	98,427	21,165	1,21,360	54,079
	[6,63,730]			[8,972]		[41,886]
Other approved securities	25,956	-250	-743	3,126	-1,325	2,570
<b>Bank Credit</b>	<b>10,06,309</b>	<b>10,792</b>	<b>39,997</b>	<b>1,65,524</b>	<b>85,542</b>	<b>2,37,097</b>
		(1.1)	(5.5)	(19.7)	(12.5)	(30.8)
Food Credit	42,380	1,152	-13,018	6,419	-17,885	5,918
Non-food credit	9,63,929	9,640	53,014	1,59,105	1,03,427	2,31,179
	[9,31,247]			[1,26,423]		[1,98,496]
Loans, cash-credit and overdrafts	9,50,220	10,189	40,184	1,60,980	82,152	2,27,963
Inland bills- purchased	7,814	193	890	844	1,909	1,340
discounted <sup>(6)</sup>	23,506	95	-628	1,776	1	3,950
Foreign bills-purchased	10,214	175	-677	101	145	1,141
discounted	14,556	140	228	1,823	1,335	2,703
<b>Cash-Deposit Ratio</b>	<b>6.11</b>					
<b>Investment-Deposit Ratio</b>	<b>43.59</b>					
<b>Credit-Deposit Ratio</b>	<b>62.49</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.