

### 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
	Dec. 10#	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	34,631	277	-5,177	-2,202	-2,788	-647
Borrowings from Banks <sup>(1)</sup>	28,745	370	-6,617	13,719	-6,246	15,724
Other demand and time liabilities <sup>(2)</sup>	2,887	-526	1,300	260	1,301	-667
<b>Liabilities to Others</b>						
Aggregate deposits@	16,21,659	11,378	1,31,176	1,17,243	1,56,886	2,09,629
		(0.7)	(10.2)	(7.8)	(12.5)	(14.8)
Demand	2,31,168	3,229	18,967	6,146	29,648	41,912
Time@	13,90,491	8,149	1,12,209	1,11,097	1,27,238	1,67,718
	[13,86,922]			[1,07,528]		[1,64,149]
Borrowings <sup>(3)</sup>	66,801	1,014	9,939	42,131	12,502	44,224
Other demand and time liabilities	1,65,981	3,415	8,657	17,897	17,856	27,519
<b>Borrowings from Reserve Bank</b>	—	-8	-79	—	-6	—
<b>Cash in hand and Balances with Reserve Bank</b>	<b>93,591</b>	<b>-4,764</b>	<b>13,737</b>	<b>16,697</b>	<b>6,766</b>	<b>13,953</b>
Cash in hand	9,045	131	411	1,147	1,424	1,067
Balances with Reserve Bank	84,546	-4,895	13,326	15,550	5,342	12,886
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	16,971	-225	-1,580	10	-1,429	1,363
Money at call and short notice	22,083	1,026	-14,638	4,025	-14,750	4,586
Advances to Banks	9,189	247	1,770	-1,334	1,046	272
Other assets	2,355	5	18	-282	130	-213
<b>Investments <sup>(5)</sup></b>	<b>7,09,297</b>	<b>7,419</b>	<b>1,02,471</b>	<b>31,709</b>	<b>1,20,984</b>	<b>59,280</b>
		(1.1)	(18.7)	(4.7)	(22.9)	(9.1)
Government securities	6,83,147	7,224	1,03,153	28,389	1,21,954	56,577
	[6,70,954]			[16,196]		[44,384]
Other approved securities	26,150	194	-682	3,320	-970	2,704
<b>Bank Credit</b>	<b>10,13,366</b>	<b>7,057</b>	<b>43,156</b>	<b>1,72,581</b>	<b>87,288</b>	<b>2,40,995</b>
		(0.7)	(5.9)	(20.5)	(12.7)	(31.2)
Food Credit	43,193	813	-13,973	7,232	-16,721	7,686
Non-food credit	9,70,173	6,244	57,128	1,65,349	1,04,009	2,33,308
	[9,37,490]			[1,32,667]		[2,00,626]
Loans, cash-credit and overdrafts	9,57,933	7,714	43,734	1,68,693	84,798	2,32,126
Inland bills- purchased	7,398	-416	716	429	1,481	1,097
discounted <sup>(6)</sup>	23,287	-218	-686	1,558	-258	3,790
Foreign bills-purchased	10,244	30	-793	131	-9	1,287
discounted	14,503	-53	184	1,770	1,276	2,695
<b>Cash-Deposit Ratio</b>	<b>5.77</b>					
<b>Investment-Deposit Ratio</b>	<b>43.74</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.