

Appendix Table III.2: Important Banking Indicators - Scheduled Commercial Banks

(Amount in Rs. crore)

Item	Outstanding as on March 19, 2004	Variations							
		Financial Year				April - September			
		2002-03		2003-04		2003-04		2004-05 P	
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8	9	10
1. Gross Demand and Time Liabilities (2 to 6)	17,31,657	2,13,470	16.8	2,46,013	16.6	1,00,377	6.8	92,953	5.4
2. Aggregate Deposits (a+b)	15,04,416	1,77,493	16.1	2,23,563	17.5	94,803.9	7.4	81,237	5.4
		(1,47,822)	(13.4)						
a. Demand deposits	2,25,022	17,241	11.3	54,733	32.1	5,415.3	3.2	-7,895	-3.5
b. Time deposits	12,79,394	1,60,252	16.9	1,68,830	15.2	89,388.6	8.0	89,131	7.0
		(1,30,581)	(13.7)						
3. Other Borrowings #	24,670	9,609	317.3	12,032	95.2	4,779.4	37.8	5,950	24.1
4. Other Demand and Time Liabilities	1,48,084	17,923	16.0	18,278	14.1	2,628.3	2.0	3,618	2.4
5. Borrowings from the RBI	-	-3,537	-97.8	-79	-100.0	-78.2	-98.7	3	-
6. Inter-bank Liabilities	54,487	8,444	15.7	-7,859	-12.6	-1,834.5	-2.9	2,148	3.9
7. Bank Credit (a+b)	8,40,785	1,39,493	23.7	1,11,570	15.3	6,262.4	0.9	78,465	9.3
		(94,949)	(16.1)						
a. Food Credit	35,961	-4,499	-8.3	-13,518	-27.3	-12,014.4	-24.3	2,228	6.2
b. Non-food Credit	8,04,824	1,43,992	26.9	1,25,088	18.4	18,276.8	2.7	76,237	9.5
		(99,448)	(18.6)						
8. Investments (a+b)	6,77,588	1,09,276	24.9	1,30,042	23.8	80,446.1	14.7	33,397	4.9
a. Government securities	6,54,758	1,12,241	27.3	1,31,341	25.1	80,866.4	15.4	29,663	4.5
b. Other approved securities	22,830	-2,964	-10.9	-1,299	-5.4	-420.3	-1.7	3,734	16.4
9. Cash in hand	7,898	1,322	21.2	331	4.4	802.9	10.6	447	5.7
10. Balances with the RBI	68,997	-4,068	-6.5	10,662	18.3	4,995.4	8.6	6,327	9.2
11. Inter-Bank Assets	48,179	6,156	11.6	10,840	-18.4	1,308.7	2.2	5,230	10.9
a. Credit-Deposit Ratio (%)	55.9		78.6		49.9		6.6		96.6
b. Non-food Credit-Deposit Ratio (%)	53.5		81.1		56.0		19.3		93.8
c. Investment-Deposit Ratio (%)	45.0		61.6		58.2		84.9		41.1

P Provisional. - Not applicable.

Other than from RBI/IDBI/NABARD/EXIM Bank.

Notes: 1. Figures in brackets exclude the impact of mergers since May 3, 2002.

2. Revised in line with the new accounting standards and consistent with the methodology suggested by the Working Group on Money Supply : Analytics and Methodology of Compilation (June 1998). The revision is in respect of pension and provident funds with commercial banks which are classified as other demand and time liabilities and includes those banks which have reported such changes so far.