Outstanding

(Rs. crore) Variation over

Property		as on	variation over				
	Item	2004				Year-on-year	
1	nem	i cb. on	Tortingin				
Demand and time deposits from Banks   12,566   5,48   5,458   -3,596   5,340   -28   Banks   12,566   -525   -581   -7,072   3,540   -7,073   -7,074   -7,073   -7,074   -7,				2002-2003	2003-2004	2003	2004
Demand and time deposits from Banks   Sanks   Barrowings from Banks   12,566   -525   -581   -7,072   -354   -7,103   -7,003	1	2	3	4	5	6	7
Banks							
Other demand and time liabilities         2,718         475         560         464         805         −66 liabilities           Liabilities to Others         14,53,805         14,120         1,69,983         1,72,952         1,92,436         1,80,462           Aggregate deposits @         14,53,805         14,120         1,69,983         1,72,952         1,92,436         1,80,462           Demand         1,98,725         7,959         10,081         22,836         20,028         35,596           Borrowings (%)         22,785         9         7,865         10,148         8,669         11,892           Other demand and time liabilities         1,40,900         7,198         12,776         11,093         19,241         16,292           Borrowings from Reserve Bank         70,900         7,198         12,776         11,093         19,241         16,292           Cash in hand and Balances with Reserve         74,889         -11,060         3,046         8,987         -4,785         3,196           Balance with other Banks (%)         67,320         -10,868         3,239         8,986         -5,051         1,517           Money at call and short notice         17,522         1,041         3,340         -4,622         2,741 <th< td=""><td>Banks</td><td>36,859</td><td>544</td><td>5,458</td><td>-3,596</td><td>5,340</td><td>-28</td></th<>	Banks	36,859	544	5,458	-3,596	5,340	-28
Cash in hand and Balances with Reserve Bank   According Balance with Other Banks   According Bal		12,566	-525	-581	-7,072	-354	-7,103
Cash in hand and Balances with Reserve Bank   1,75,805   1,80,80	Other demand and time	2,718	475	560	464	805	-66
Aggregate deposits@							
Demand   1,98,725   7,959   10,081   28,436   20,028   35,596   Time @   12,55,080   6,162   1,59,902   1,44,516   1,72,408   1,48,666   Borrowings ®   22,785   9   7,865   10,148   8,569   11,892   Other demand and time liabilities   1,40,900   7,198   12,776   11,093   19,241   16,240   Borrowings from Reserve Bank   -   -   -   -   -   -   -   -   -							
Demand         1,98,725         7,959         10,081         21,54,4         [18.6]         [16.1]           Time@         12,95,080         6,162         1,59,002         1,44,516         1,72,408         1,44,866           Borrowings (8)         22,785         9         7,865         10,148         8,569         11,892           Other demand and time liabilities         1,40,900         7,198         12,776         11,093         19,241         16,240           Borrowings from Reserve Bank         —         —         —3,614         —79         —5,744         —2           Cash in hand and Balances with Reserve         74,889         —11,060         3,046         8,987         —4,785         3,196           Balances with Reserve Bank         67,320         —10,868         3,239         8,986         —5,051         1,517           Assets with the Banking System         Balance with other Banks (4)         16,892         371         —1,118         —296         76         17           Money at call and short notice         17,522         —1,041         3,340         —1,4612         2,944         —12,442           Advances to Banks         9,888         666         1,525         2,741         998         2,790 <td>Aggregate deposits@</td> <td>14,53,805</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Aggregate deposits@	14,53,805					
Demand			(1.0)				
Time @ Borrowings (3) Borrowings (3) Other demand and time liabilities (3,4,986 Borrowings from Reserve Bank (3,4,986 Borr							
Borrowings   So							
Other demand and time liabilities         1,40,900         7,198         12,776         11,093         19,241         16,240           Borrowings from Reserve Bank         -         -         -3,614         -79         -5,744         -2           Cash in hand and Balances with Reserve Bank         74,889         -11,060         3,046         8,987         -4,785         3,196           Balances with Reserve Bank         7,569         -192         -193         2         266         1,517           Assets with the Banking System         Balance with other Banks (%)         16,892         371         -1,118         -296         76         17           Money at call and short notice         17,522         -1,041         3,340         -14,612         2,944         -12,442           Advances to Banks         9,888         686         1,525         2,741         998         2,790           Other assets         2,567         50         -287         18         -36         180           Investments**         6,72,608         18,670         1,02,883         1,2502         1,11,279         1,31,456           Government securities         6,45,646         18,741         1,05,869         1,22,229         1,14,271         1,28,601							
Cash in hand and Balances with Reserve Bank			_				
Cash in hand and Balances with Reserve Bank         74,889 Pank         -11,060         3,046         8,987 Pank         -4,785         3,196 Pank           Cash in hand Balances with Reserve Bank         7,569 Pank         -192 Pank         -193 Pank         2 266 Pank         1,517 Pank           Balance with Reserve Bank         67,320 Pank         3,239 Pank         8,986 Pank         -5,051 Pank         1,679 Pank           Assets with the Banking System Balance with other Banks (%)         16,892 Pank         371 Pank         -1,118 Pank         -296 Pank         76 Pank         17 Pank           Money at call and short notice Advances to Banks Panks (%)         16,892 Pank         371 Pank         -296 Pank         76 Pank         17 Pank         -296 Pank         -1,4612 Pank         2,944 Pank         -12,442 Pank         -14,612 Pank         2,944 Pank         -1,4612 Pank         2,944 Pank         1,31,456 Pank         1,31,456 Pank         1,31,456 Pank         1,31,456 Pank         1,32,5062 Pank         1,31,456 Pank         1,32,209 Pank         1,22,209 Pank         1,42,21 Pank         1,22,209 Pank         1,42,21 Pank </td <td></td> <td>1,40,900</td> <td>7,198</td> <td></td> <td></td> <td></td> <td></td>		1,40,900	7,198				
Cash in hand	Borrowings from Reserve Bank	_	_	-3,614	-79	-5,744	-2
Cash in hand Balances with Reserve Bank         7,569 67,320         -192 -10,868         -193 3,239         2 8,986         266 -5,051         1,517 1,679           Assets with the Banking System Balance with other Banks (4)         16,892         371 16,892         -1,118 371         -296 -14,612         76 2,944         -12,442 -12,444           Advances to Banks Other assets         9,888 2,567 50         66 2,257 50         1,22,833 2,741         1,25,062 2,741         1,112,79 98 2,790 2,854         1,25,062 2,741 2,990 2,253 2,290 2,854         1,12,5062 2,229 2,114,271 2,229 2,114,271 1,28,601 2,233 2,292 2,854           Bank Credit         8,06,180 3,648 2,987 2,997 2,854         1,16,589 2,987 2,992 2,854         76,964 2,833 2,292 2,854         1,28,601 2,229 2,14,271 1,28,601 2,229 2,854           Bank Credit         8,06,180 3,648 2,987 2,997 2,854         1,16,589 2,988 2,833 2,997 2,854         76,964 2,833 2,299 2,854         1,35,532 2,992 2,854         99,868 2,833 2,299 2,854           Bank Credit         36,468 3,648 2,987 2,997 2,992 2,854         1,16,589 2,997 2,854         76,964 2,833 2,992 2,854         1,35,532 2,992 2,854         99,868 2,833 2,992 2,854           Loans, cash-credit and overdrafts Inland bills- purchased discounted (6) 2,997 2,992 2,894 2,992 2,992 2,894 2,992 2,992 2,894 2,992 2,992 2,894 2,992 2,992 2,894 2,992 2,992 2,894 2,992 2,992 2,992 2,992 2,99		74,889	-11,060	3,046	8,987	-4,785	3,196
Balances with Reserve Bank   67,320		7 569	-192	-193	2	266	1 517
Assets with the Banking System         Balance with other Banks (4)       16,892       371       -1,118       -296       76       17         Money at call and short notice       17,522       -1,041       3,340       -14,612       2,944       -12,442         Advances to Banks       9,888       686       1,525       2,741       998       2,790         Other assets       2,567       50       -287       18       -36       180         Investments (5)       6,72,608       18,670       1,02,883       1,25,062       1,11,279       1,31,456         Government securities       6,45,646       18,741       1,05,869       1,22,229       1,14,271       1,28,601         Other approved securities       26,962       -71       -2,986       2,833       -2,992       2,854         Bank Credit       8,06,180       10,829       1,16,589       76,964       1,35,532       99,868         Food Credit       36,468       -218       -3,546       -13,011       -4,549       -13,964         Non-food credit       7,69,711       11,047       1,20,135       89,975       1,40,081       1,13,832         Loans, cash-credit and overdarlts       6,617       245							
Balance with other Banks (4)         16,892         371         -1,118         -296         76         17           Money at call and short notice         17,522         -1,041         3,340         -14,612         2,944         -12,442           Advances to Banks         9,888         686         1,525         2,741         998         2,790           Other assets         2,567         50         -287         18         -36         180           Investments (6)         6,72,608         18,670         1,02,883         1,25,062         1,11,279         1,31,456           Government securities         6,45,646         18,741         1,05,869         1,22,229         1,14,271         1,28,601           Other approved securities         26,962         -71         -2,986         2,833         -2,992         2,854           Bank Credit         8,06,180         10,829         1,16,589         76,964         1,35,532         99,868           Kordit         36,468         -218         -3,546         -13,011         -4,549         -13,964           Non-food Credit         7,69,711         11,047         1,20,135         89,975         1,40,081         1,13,832           Loans, cash-credit and overdrafts		- ,	-,	-,	.,	-,	,
Money at call and short notice Advances to Banks         17,522         -1,041         3,340         -14,612         2,944         -12,442           Advances to Banks         9,888         686         1,525         2,741         998         2,790           Other assets         2,567         50         -287         18         -36         180           Investments (s)         6,72,608         18,670         1,02,883         1,25,062         1,11,279         1,31,456           Government securities         6,45,646         18,741         1,05,869         1,22,229         1,14,271         1,28,601           Other approved securities         26,962         -71         -2,986         2,833         -2,992         2,854           Bank Credit         8,06,180         10,829         1,16,589         76,964         1,35,532         99,868           Kerdit         36,468         -218         -3,546         -13,011         -4,549         -13,964           Non-food credit         7,69,711         11,047         1,20,135         89,975         1,40,081         1,13,832           Loans, cash-credit and overdrafts         6,617         245         209         1,033         81         1,377           discounted (s)							
Advances to Banks Other assets Other assets Investments (5) Investments (5) Advances to Banks Other assets Advances to Banks Investments (5) Advances to Banks Advances to Banks Advances to Banks Other assets Advances to Banks Advances to Banks Advances to Banks Other assets Advances to Banks Advance	Balance with other Banks (4)	16,892	371	-1,118	-296	76	17
Other assets Investments (5)         2,567 (6)         50 (2.9)         -287 (2.9)         18 (2.5,062 (2.1),1,279 (2.5))         1,31,456 (2.9)         1,02,883 (2.9)         1,25,062 (2.1),1,279 (2.5)         1,31,456 (2.9)         (2.9)         (23.5)         (22.8)         (25.9)         (24.3)         (25.9)         (24.3)         (25.9)         (24.3)         (24.3)         (25.9)         (24.3)         (24.3)         (22.229 (2.8)         (25.9)         (24.3)         (24.3)         (22.229 (2.8)         (25.9)         (24.3)         (22.229 (2.8)         (25.9)         (24.3)         (22.229 (2.8)         (25.9)         (24.3)         (22.229 (2.8)         (25.9)         (24.3)         (22.229 (2.8)         (25.9)         (24.3)         (22.29)         (24.3)         (22.29)         (24.5)         (24.7)         (24.8)         (24.9)         (24.8)         (24.9) <td>Money at call and short notice</td> <td>17,522</td> <td>-1,041</td> <td>3,340</td> <td>-14,612</td> <td>2,944</td> <td>-12,442</td>	Money at call and short notice	17,522	-1,041	3,340	-14,612	2,944	-12,442
Investments   6,72,608   18,670   1,02,883   1,25,062   1,11,279   1,31,456   (2.9)   (23.5)   (22.8)   (25.9)   (24.3)   (25.9)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (25.9)   (24.3)   (25.9)   (25.9)   (24.3)   (25.9)   (25.9)   (24.3)   (25.9)   (25.9)   (24.3)   (25.9)   (25.9)   (24.3)   (25.9)   (25.9)   (24.3)   (25.9)   (25.9)   (24.3)   (25.9)   (25.9)   (24.3)   (25.9)   (25.9)   (24.3)   (25.9)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (24.3)   (25.9)   (25.9)   (24.3)   (25.9)   (25.9)   (24.3)   (25.9)   (25.9)   (25.9)   (25.9)   (24.3)   (25.9)   (25.9)   (25.9)   (25.9)   (25.9)   (25.9)   (24.3)   (25.9	Advances to Banks			1,525	2,741	998	2,790
C2.9  (23.5) (22.8) (25.9) (24.3)							
Government securities         6,45,646 26,962         18,741 -2,986         1,05,869 2,833         1,22,229 2,833         1,14,271 -2,986         1,28,601 -2,992         2,854           Bank Credit         8,06,180 (1.4)         10,829 (1.4)         1,16,589 (10.6)         76,964 (23.7)         1,14,271 (14.1)           Food Credit (1.4)         36,468 (1.4)         -218 (1.4)         -3,546 (10.6)         -13,011 (23.7)         -13,964 (14.1)           Non-food credit (1.4)         7,69,711         11,047 (1,20,135)         89,975 (1,40,081)         1,13,832           Loans, cash-credit and overdrafts (1.6)         7,57,382 (10,358)         1,13,760 (10,33)         75,310 (1,30,760)         96,016 (10,30)           Inland bills- purchased (1.6)         6,617 (1.245)         209 (1.033)         81 (1.377)         1,377 (1.377)           discounted (1.5)         20,957 (1.424)         1,627 (1.773)         1,834 (1.047)         1,047 (1.047)           Foreign bills-purchased (1.1,999)         183 (1.047)         375 (1.033)         2,003 (1.066)           Cash-Deposit Ratio (1.0,90)         1,13,909 (1.066)         1,13,000         1,13,000         1,13,000           Investment-Deposit Ratio (1.0,00)         1,000         1,000         1,000         1,000         1,000         1,000         1,000         1,000         1,000 <td>Investments<sup>(5)</sup></td> <td>6,72,608</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Investments <sup>(5)</sup>	6,72,608					
Other approved securities         26,962         -71         -2,986         2,833         -2,992         2,854           Bank Credit         8,06,180         10,829         1,16,589         76,964         1,35,532         99,868           Food Credit         36,468         -218         -3,546         -13,011         -4,549         -13,964           Non-food credit         7,69,711         11,047         1,20,135         89,975         1,40,081         1,13,832           Loans, cash-credit and overdrafts         7,57,382         10,358         1,13,760         75,310         1,30,760         96,016 overdrafts           Inland bills- purchased discounted <sup>(6)</sup> 20,957         424         1,627         773         1,834         1,047 Foreign bills-purchased discounted         9,223         -381         312         -527         854         -177 discounted         11,999         183         680         375         2,003         1,606           Cash-Deposit Ratio Investment-Deposit Ratio         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         4							
Bank Credit         8,06,180         10,829         1,16,589         76,964         1,35,532         99,868           Food Credit         36,468         -218         -3,546         -13,011         -4,549         -13,964           Non-food credit         7,69,711         11,047         1,20,135         89,975         1,40,081         1,13,832           Loans, cash-credit and overdrafts         7,57,382         10,358         1,13,760         75,310         1,30,760         96,016           overdrafts         6,617         245         209         1,033         81         1,377           discounted <sup>(6)</sup> 20,957         424         1,627         773         1,834         1,047           Foreign bills-purchased discounted         9,223         -381         312         -527         854         -177           discounted         11,999         183         680         375         2,003         1,606           Cash-Deposit Ratio Investment-Deposit Ratio         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27         46.27							
Cash-Deposit Ratio   Cash-De	Other approved securities	26,962	<b>–71</b>	-2,986	2,833	-2,992	2,854
Food Credit 36,468 —218 —3,546 —13,011 —4,549 —13,964 Non-food credit 7,69,711 11,047 1,20,135 89,975 1,40,081 1,13,832  Loans, cash-credit and 7,57,382 10,358 1,13,760 75,310 1,30,760 96,016 overdrafts  Inland bills- purchased 6,617 245 209 1,033 81 1,377 discounted 9,223 —381 312 —527 854 —177 discounted 9,223 —381 312 —527 854 —177 discounted 11,999 183 680 375 2,003 1,606  Cash-Deposit Ratio 5.15 Investment-Deposit Ratio 46.27	Bank Credit	8,06,180	10,829	1,16,589	76,964	1,35,532	99,868
Non-food credit         7,69,711         11,047         1,20,135         89,975         1,40,081         1,13,832           Loans, cash-credit and overdrafts         7,57,382         10,358         1,13,760         75,310         1,30,760         96,016 overdrafts           Inland bills- purchased discounted (6)         20,957         245         209         1,033         81         1,377 discounted for foreign bills-purchased giscounted         9,223         -381         312         -527         854         -177 discounted foreign bills-purchased f			(1.4)	(19.8)	(10.6)	(23.7)	(14.1)
Loans, cash-credit and overdrafts       7,57,382       10,358       1,13,760       75,310       1,30,760       96,016         Inland bills- purchased discounted (6)       6,617       245       209       1,033       81       1,377         4 discounted (7)       20,957       424       1,627       773       1,834       1,047         Foreign bills-purchased discounted       9,223       -381       312       -527       854       -177         discounted       11,999       183       680       375       2,003       1,606         Cash-Deposit Ratio       5.15       46.27<	Food Credit	36,468	-218	-3,546	-13,011	-4,549	-13,964
overdrafts         Inland bills- purchased         6,617         245         209         1,033         81         1,377           discounted (6)         20,957         424         1,627         773         1,834         1,047           Foreign bills-purchased discounted         9,223         -381         312         -527         854         -177           discounted         11,999         183         680         375         2,003         1,606           Cash-Deposit Ratio         5.15         Investment-Deposit Ratio	Non-food credit	7,69,711	11,047	1,20,135	89,975	1,40,081	1,13,832
Inland bills- purchased discounted (6)       6,617       245       209       1,033       81       1,377         discounted (6)       20,957       424       1,627       773       1,834       1,047         Foreign bills-purchased discounted       9,223       -381       312       -527       854       -177         discounted       11,999       183       680       375       2,003       1,606         Cash-Deposit Ratio       5.15       Investment-Deposit Ratio		7,57,382	10,358	1,13,760	75,310	1,30,760	96,016
discounted <sup>(6)</sup> 20,957       424       1,627       773       1,834       1,047         Foreign bills-purchased discounted       9,223       -381       312       -527       854       -177         discounted       11,999       183       680       375       2,003       1,606         Cash-Deposit Ratio       5.15         Investment-Deposit Ratio       46.27		6.617	245	209	1.033	81	1.377
Foreign bills-purchased 9,223 –381 312 –527 854 –177 discounted 11,999 183 680 375 2,003 1,606  Cash-Deposit Ratio 5.15 Investment-Deposit Ratio 46.27	discounted <sup>(6)</sup>						
discounted       11,999       183       680       375       2,003       1,606         Cash-Deposit Ratio       5.15         Investment-Deposit Ratio       46.27	Foreign bills-purchased						
Cash-Deposit Ratio 5.15 Investment-Deposit Ratio 46.27							
Investment-Deposit Ratio 46.27				200		,,3	.,

<sup>@:</sup> 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. Figures in italics are percentage variations net of RIBs and IMDs as the case may be.

<sup>(1)</sup> 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.