

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2004	Month	Financial year so far		Year-on-year	
			2002-2003	2003-2004	2003	2004
1	Feb. 27#	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	36,967	230	6,386	-3,488	6,819	-848
Borrowings from Banks ⁽¹⁾	13,156	608	-798	-6,482	1,536	-6,296
Other demand and time liabilities ⁽²⁾	2,208	23	-70	-46	105	55
Liabilities to Others						
Aggregate deposits@	14,77,069	26,371	1,75,075	1,96,216	1,93,909	1,98,634
		(1.8)	(15.9)	(15.3)	(17.9)	(15.5)
			[16.5]	[17.3]	[18.6]	[17.5]
Demand	2,02,258	5,694	11,458	31,968	21,837	37,751
Time@	12,74,812	20,677	1,63,617	1,64,248	1,72,072	1,60,883
Borrowings ⁽³⁾	24,099	466	10,518	11,462	10,752	10,552
Other demand and time liabilities	1,40,499	5,889	16,124	10,693	22,813	12,492
Borrowings from Reserve Bank	—	—	-2,920	-79	-3,502	-696
Cash in hand and Balances with Reserve Bank	81,429	1,956	7,692	15,527	5,294	5,090
Cash in hand	8,428	538	583	860	1,041	1,599
Balances with Reserve Bank	73,001	1,418	7,109	14,666	4,253	3,490
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	16,371	-283	-1,930	-817	-710	308
Money at call and short notice	17,596	-1,859	3,215	-14,539	5,144	-12,243
Advances to Banks	9,968	1,132	1,805	2,822	2,099	2,591
Other assets	2,553	76	-203	3	-56	82
Investments⁽⁵⁾	6,77,718	11,388	1,03,585	1,30,172	1,06,516	1,35,863
		(1.7)	(23.6)	(23.8)	(24.5)	(25.1)
Government securities	6,50,869	11,496	1,06,346	1,27,452	1,09,656	1,33,347
Other approved securities	26,849	-107	-2,761	2,720	-3,140	2,517
Bank Credit	8,18,088	16,835	1,25,167	88,872	1,42,039	1,03,198
		(2.1)	(21.2)	(12.2)	(24.8)	(14.4)
Food Credit	35,637	-227	-3,818	-13,842	-3,402	-14,523
Non-food credit	7,82,451	17,063	1,28,985	1,02,715	1,45,441	1,17,721
Loans, cash-credit and overdrafts	7,67,529	14,988	1,21,034	85,456	1,35,529	98,888
Inland bills- purchased	6,821	518	397	1,236	471	1,393
discounted ⁽⁶⁾	21,197	372	2,049	1,013	2,528	865
Foreign bills-purchased	9,945	318	425	195	1,038	431
discounted	12,596	639	1,262	972	2,474	1,621
Cash-Deposit Ratio	5.51					
Investment-Deposit Ratio	45.88					
Credit-Deposit Ratio	55.39					

@ : 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.

(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. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

2. Includes the impact of mergers since May 3, 2002.