

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year	
	2004		Financial year so far				
	Apr. 16#	Fortnight	2003-2004	2004-2005	2003	2004	
1	2	3	4	5	6	7	
Liabilities to the Banking System							
Demand and time deposits from Banks	39,002	-2,207	-668	2,177	7,698	-784	
Borrowings from Banks ⁽¹⁾	14,273	-1,674	-1,895	-695	-3,683	-3,470	
Other demand and time liabilities ⁽²⁾	2,709	264	386	102	291	69	
Liabilities to Others							
Aggregate deposits@	15,37,448	-5,308	39,701	35,517	1,86,525	2,16,894	
		(-0.3)	(3.1)	(2.4)	(16.4)	(16.4)	
			[3.2]	[2.4]	[17.1]	[18.4]	
Demand	2,30,697	-13,072	8,341	8,747	24,201	52,067	
Time@	13,06,751	7,763	31,360	26,769	1,62,324	1,64,827	
Borrowings ⁽³⁾	26,763	1,222	2,172	2,117	12,357	11,953	
Other demand and time liabilities	1,52,619	2,546	-730	4,388	21,409	23,543	
Borrowings from Reserve Bank	—	—	-76	—	-3,519	-4	
Cash in hand and Balances with Reserve Bank	74,444	-12,120	18,633	-2,145	2,641	-10,092	
Cash in hand	8,220	-75	726	628	1,780	-73	
Balances with Reserve Bank	66,224	-12,045	17,907	-2,773	861	-10,018	
Assets with the Banking System							
Balance with other Banks ⁽⁴⁾	18,287	-295	603	819	-1,021	496	
Money at call and short notice	17,454	-1,601	-7,082	-316	-4,485	-7,599	
Advances to Banks	10,116	-385	-918	-331	385	3,888	
Other assets	2,924	-196	383	641	370	-8	
Investments ⁽⁵⁾	7,13,076	29,633	14,434	33,421	1,18,053	1,51,097	
		(4.3)	(2.6)	(4.9)	(26.6)	(26.9)	
Government securities	6,86,389	29,555	14,081	33,145	1,20,349	1,48,891	
Other approved securities	26,687	78	352	275	-2,296	2,206	
Bank Credit	8,65,221	-2,215	768	29,839	1,34,182	1,35,237	
		(-0.3)	(0.1)	(3.6)	(22.5)	(18.5)	
Food Credit	38,326	1,353	-4,890	2,365	-7,894	-6,263	
Non-food credit	8,26,895	-3,568	5,658	27,475	1,42,077	1,41,500	
Loans, cash-credit and overdrafts	8,10,201	-2,446	895	26,655	1,31,380	1,27,233	
Inland bills- purchased	8,919	1,164	275	1,663	446	3,060	
discounted ⁽⁶⁾	22,344	-1,072	1,061	508	1,610	1,099	
Foreign bills-purchased	10,482	25	-193	557	349	925	
discounted	13,276	114	-1,269	457	398	2,921	
Cash-Deposit Ratio	4.84						
Investment-Deposit Ratio	46.38						
Credit-Deposit Ratio	56.28						

@ : 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. **Note:** Includes the impact of mergers since May 3, 2002.