

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2004		Financial year so far		Year-on-year	
	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						
Cash in hand	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.