

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding	Fortnight	Variation over		Year-on-year	
	as on 2004		Financial year so far			
1	Apr. 30# 2	3	2003-2004 4	2004-2005 5	2003 6	2004 7
Liabilities to the Banking System						
Demand and time deposits from Banks	39,357	354	1,576	2,532	4,133	-2,674
Borrowings from Banks ⁽¹⁾	13,531	-742	-3,416	-1,437	-6,070	-2,691
Other demand and time liabilities ⁽²⁾	2,896	187	303	290	136	339
Liabilities to Others						
Aggregate deposits@	15,50,387	12,939 (0.8)	42,807 (3.3)	48,456 (3.2)	1,43,526 (12.2)	2,26,726 (17.1)
			[3.5]	[3.3]	[12.6]	[19.1]
Demand	2,26,510	-4,187	5,385	4,560	19,921	50,835
Time@	13,23,877	17,126	37,422	43,896	1,23,604	1,75,891
Borrowings ⁽³⁾	27,069	307	2,931	2,424	6,102	11,501
Other demand and time liabilities	1,57,003	4,384	12,337	8,771	21,849	14,860
Borrowings from Reserve Bank	—	—	-68	—	-4,446	-11
Cash in hand and Balances with Reserve Bank						
Cash in hand	8,715	495	604	1,123	1,628	544
Balances with Reserve Bank	83,384	17,160	23,161	14,387	7,716	1,888
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,105	-182	474	637	-690	443
Money at call and short notice	16,431	-1,023	-5,943	-1,339	-4,790	-9,761
Advances to Banks	10,116	—	114	-331	1,770	2,856
Other assets	2,881	-43	120	598	59	212
Investments ⁽⁵⁾	7,15,732	2,656	25,046	36,076	1,14,184	1,43,141
		(0.4)	(4.6)	(5.3)	(24.9)	(25.0)
Government securities	6,89,158	2,768	24,884	35,913	1,16,551	1,40,857
Other approved securities	26,574	-113	161	163	-2,368	2,284
Bank Credit	8,65,080	-141	2,702	29,699	89,031	1,33,163
		(—)	(0.4)	(3.6)	(13.8)	(18.2)
Food Credit	42,998	4,672	443	7,036	-7,078	-6,924
Non-food credit	8,22,083	-4,812	2,259	22,662	96,109	1,40,088
Loans, cash-credit and overdrafts	8,10,287	87	4,744	26,741	87,719	1,23,471
Inland bills- purchased	8,449	-470	-170	1,193	260	3,034
discounted ⁽⁶⁾	22,586	242	-152	750	468	2,554
Foreign bills-purchased	10,018	-464	-292	93	327	560
discounted	13,740	464	-1,428	920	257	3,544
Cash-Deposit Ratio	5.94					
Investment-Deposit Ratio	46.16					
Credit-Deposit Ratio	55.80					

@ : 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.