

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2004		Variation over Financial year so far		Year-on-year	
	May 14#	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	38,744	-613	1,011	1,919	3,865	-2,721
Borrowings from Banks ⁽¹⁾	13,869	339	-391	-1,099	-1,412	-5,378
Other demand and time liabilities ⁽²⁾	3,332	436	362	725	577	716
Liabilities to Others						
Aggregate deposits@	15,43,823	-6,564	38,714	41,891	1,40,591	2,24,255
		(-0.4)	(3.0)	(2.8)	(11.9)	(17.0)
Demand	2,17,261	-9,249	573	-4,689	18,697	46,399
Time@	13,26,561	2,684	38,142	46,580	1,21,894	1,77,856
Borrowings ⁽³⁾	28,311	1,241	2,871	3,665	5,772	12,802
Other demand and time liabilities	1,45,903	-11,099	1,179	-2,328	24,019	14,918
Borrowings from Reserve Bank	—	—	-68	—	-2,831	-11
Cash in hand and Balances with Reserve Bank	83,514	-8,585	15,124	6,925	2,174	2,488
Cash in hand	8,419	-296	635	827	1,469	216
Balances with Reserve Bank	75,095	-8,289	14,488	6,098	705	2,271
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,284	179	-541	816	-1,100	1,637
Money at call and short notice	18,858	2,427	-3,028	1,088	940	-10,249
Advances to Banks	9,350	-767	-216	-1,097	729	2,419
Other assets	3,182	300	134	899	336	498
Investments ⁽⁵⁾	7,14,122	-1,610	23,857	34,466	1,13,024	1,42,719
		(-0.2)	(4.4)	(5.1)	(24.7)	(25.0)
Government securities	6,87,530	-1,628	23,618	34,286	1,15,330	1,40,495
Other approved securities	26,592	18	240	180	-2,307	2,223
Bank Credit	8,64,397	-683	1,099	29,015	89,638	1,34,083
		(-0.1)	(0.2)	(3.5)	(14.0)	(18.4)
Food Credit	42,232	-766	-202	6,271	-9,516	-7,045
Non-food credit	8,22,165	82	1,300	22,745	99,154	1,41,128
Loans, cash-credit and overdrafts	8,10,800	513	3,743	27,254	88,159	1,24,985
Inland bills- purchased	8,380	-69	-281	1,125	541	3,077
discounted ⁽⁶⁾	21,834	-752	-704	-1	218	2,354
Foreign bills-purchased	10,420	402	-149	495	615	819
discounted	12,962	-778	-1,510	143	105	2,848
Cash-Deposit Ratio	5.41					
Investment-Deposit Ratio	46.26					
Credit-Deposit Ratio	55.99					

@ : 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.

(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.