

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over		Year-on-year	
	2004 Jun. 11#	Fortnight	Financial year so far		2003	2004
1	2	3	2003-2004	2004-2005	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	37,702	-546	-911	877	1,813	-1,841
Borrowings from Banks ⁽¹⁾	15,381	514	-652	413	1,044	-3,605
Other demand and time liabilities ⁽²⁾	2,517	73	213	-90	-11	50
Liabilities to Others						
Aggregate deposits@	15,49,296	914	49,140	47,364	1,42,829	2,19,302
		(0.1)	(3.8)	(3.2)	(12.0)	(16.5)
Demand	2,10,428	-4,421	1,043	-11,522	20,629	39,095
Time@	13,38,868	5,334	48,097	58,886	1,22,200	1,80,207
Borrowings ⁽³⁾	29,661	809	3,382	5,015	6,430	13,641
Other demand and time liabilities	1,44,134	86	435	-4,098	19,943	13,893
Borrowings from Reserve Bank	—	-819	-78	—	-256	-1
Cash in hand and Balances with Reserve Bank	86,565	4,567	14,358	9,976	7,262	6,306
Cash in hand	8,517	-145	932	925	1,734	18
Balances with Reserve Bank	78,048	4,713	13,426	9,051	5,528	6,288
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	19,467	1,534	-1,381	1,999	-2,035	3,660
Money at call and short notice	18,520	-412	-593	750	6,111	-13,022
Advances to Banks	10,128	37	137	-319	1,475	2,845
Other assets	2,934	200	-44	651	292	428
Investments ⁽⁵⁾	7,16,853	-5,701	29,832	37,198	1,08,295	1,39,476
		(-0.8)	(5.4)	(5.5)	(23.1)	(24.2)
Government securities	6,93,005	-5,512	29,896	39,760	1,10,510	1,39,692
Other approved securities	23,849	-190	-64	-2,563	-2,215	-216
Bank Credit	8,67,234	2,529	-673	31,853	84,669	1,38,692
		(0.3)	(-0.1)	(3.8)	(13.1)	(19.0)
Food Credit	43,161	-351	1,086	7,200	-9,881	-7,404
Non-food credit	8,24,073	2,880	-1,759	24,653	94,549	1,46,096
Loans, cash-credit and overdrafts	8,15,527	3,273	2,734	31,981	83,004	1,30,721
Inland bills- purchased	7,088	-732	-766	-167	268	2,270
discounted ⁽⁶⁾	21,842	-140	-964	6	568	2,622
Foreign bills-purchased	9,493	-194	-465	-432	526	208
discounted	13,284	323	-1,213	464	302	2,872
Cash-Deposit Ratio	5.59					
Investment-Deposit Ratio	46.27					
Credit-Deposit Ratio	55.98					

@ : 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.