

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over		Year-on-year	
	as on 2004 Jun. 25#	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	38,628	925	-549	1,803	2,904	-1,278
Borrowings from Banks ⁽¹⁾	15,860	478	-1,684	892	-1,334	-2,095
Other demand and time liabilities ⁽²⁾	3,249	732	174	642	217	821
Liabilities to Others						
Aggregate deposits@	15,59,933	10,637	63,622	58,002	1,47,081	2,15,458
		(0.7)	(5.0)	(3.9)	(12.3)	(16.0)
Demand	2,12,553	2,125	11,366	-9,397	23,890	30,898
Time@	13,47,380	8,512	52,256	67,398	1,23,191	1,84,560
Borrowings ⁽³⁾	30,063	402	2,526	5,417	5,687	14,899
Other demand and time liabilities	1,43,039	-1,095	810	-5,193	19,735	12,423
Borrowings from Reserve Bank	—	—	-78	—	-335	-1
Cash in hand and Balances with Reserve Bank	86,911	346	20,070	10,322	23,549	939
Cash in hand	8,523	6	2,441	931	2,653	-1,485
Balances with Reserve Bank	78,388	340	17,630	9,391	20,896	2,424
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,601	-866	-1,294	1,133	-1,844	2,706
Money at call and short notice	18,823	303	-5,525	1,053	-966	-7,787
Advances to Banks	9,942	-186	-466	-505	987	3,262
Other assets	2,950	16	32	667	339	369
Investments ⁽⁵⁾	7,17,408	555	35,521	37,752	98,984	1,34,342
		(0.1)	(6.5)	(5.6)	(20.4)	(23.0)
Government securities	6,94,034	1,029	35,534	40,789	1,00,728	1,35,083
Other approved securities	23,375	-474	-13	-3,037	-1,744	-741
Bank Credit	8,77,408	10,174	3,678	42,026	84,075	1,44,515
		(1.2)	(0.5)	(5.0)	(13.0)	(19.7)
Food Credit	43,061	-100	586	7,100	-10,942	-7,004
Non-food credit	8,34,347	10,274	3,091	34,926	95,017	1,51,519
Loans, cash-credit and overdrafts	8,26,450	10,922	6,939	42,904	82,499	1,37,439
Inland bills- purchased	6,933	-156	-605	-323	195	1,954
discounted ⁽⁶⁾	21,492	-350	-1,210	-344	403	2,518
Foreign bills-purchased	9,440	-53	-584	-485	149	273
discounted	13,094	-190	-862	274	829	2,332
Cash-Deposit Ratio	5.57					
Investment-Deposit Ratio	45.99					
Credit-Deposit Ratio	56.25					

@ : 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.