

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over				
	as on		Financial year so far		Year-on-year		
	2004	Fortnight	2003-2004	2004-2005	2003	2004	
1	Jul. 23#	2	3	4	5	6	7
Liabilities to the Banking System							
Demand and time deposits from Banks	37,080	-1,092	-2,312	247	125	-1,062	
Borrowings from Banks ⁽¹⁾	13,218	-1,028	-517	-1,809	352	-5,903	
Other demand and time liabilities ⁽²⁾	2,163	24	219	-464	397	-310	
Liabilities to Others							
Aggregate deposits@	15,69,413	741	70,131	64,997	1,43,700	2,18,428	
		(—)	(5.5)	(4.3)	(11.9)	(16.2)	
Demand	2,09,724	-724	3,142	-15,298	21,974	36,293	
Time@	13,59,688	1,466	66,990	80,295	1,21,726	1,82,135	
Borrowings ⁽³⁾	32,480	2,435	3,337	7,810	6,191	16,506	
Other demand and time liabilities	1,46,736	-4,843	-4,475	-1,348	14,895	21,405	
Borrowings from Reserve Bank	—	—	-78	—	-21	-1	
Cash in hand and Balances with Reserve Bank	84,374	5,697	16,262	7,479	3,409	2,209	
Cash in hand	8,660	97	1,713	762	2,388	-621	
Balances with Reserve Bank	75,714	5,600	14,549	6,717	1,021	2,830	
Assets with the Banking System							
Balance with other Banks ⁽⁴⁾	17,435	-389	-1,921	473	-2,796	2,167	
Money at call and short notice	16,064	-1,087	-4,022	-1,994	-424	-12,049	
Advances to Banks	10,041	-157	608	-482	1,890	2,287	
Other assets	2,507	-152	3	-131	184	-46	
Investments ⁽⁵⁾	7,28,154	-2,847	59,515	50,567	1,22,299	1,21,093	
		(-0.4)	(10.9)	(7.5)	(25.2)	(19.9)	
Government securities	7,01,886	-2,864	59,309	47,129	1,23,918	1,19,161	
Other approved securities	26,268	17	206	3,438	-1,619	1,933	
Bank Credit	8,83,279	967	-2,562	42,494	75,461	1,56,625	
		(0.1)	(-0.4)	(5.1)	(11.6)	(21.6)	
Food Credit	42,561	-896	-6,202	6,600	-15,800	-716	
Non-food credit	8,40,718	1,863	3,640	35,894	91,261	1,57,341	
Loans, cash-credit and overdrafts	8,32,548	1,842	659	43,308	73,151	1,49,816	
Inland bills- purchased	6,400	-162	-543	-570	585	1,358	
discounted ⁽⁶⁾	21,358	-633	-759	-372	1,200	1,933	
Foreign bills-purchased	9,537	-250	-941	-576	-369	728	
discounted	13,436	170	-979	704	894	2,790	
Cash-Deposit Ratio	5.38						
Investment-Deposit Ratio	46.40						
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.

- (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.