

3. Scheduled Commercial Banks - Business in India

Item	Outstanding as on		Variation over			(Rs. crore)	
	2004 Jul. 30#	Month	Financial year so far		Year-on-year		
			2003-2004	2004-2005	2003	2004	
1	2	3	4	5	6	7	
Liabilities to the Banking System							
Demand and time deposits from Banks	36,791	-1,837	-2,312	-43	125	-1,352	
Borrowings from Banks ⁽¹⁾	15,265	-594	-517	239	352	-3,855	
Other demand and time liabilities ⁽²⁾	2,176	-1,073	219	-451	397	-298	
Liabilities to Others							
Aggregate deposits@	15,81,288	21,355	70,131	76,871	1,43,700	2,30,303	
		(1.4)	(5.5)	(5.1)	(11.9)	(17.0)	
Demand	2,15,337	2,784	3,142	-9,685	21,974	41,906	
Time@	13,65,950	18,571	66,990	86,557	1,21,726	1,88,397	
Borrowings ⁽³⁾	31,607	1,544	3,337	6,937	6,191	15,632	
Other demand and time liabilities	1,48,535	5,497	-4,475	451	14,895	23,204	
Borrowings from Reserve Bank	180	180	-78	180	-21	179	
Cash in hand and Balances with Reserve Bank	86,360	-552	16,262	9,465	3,409	4,195	
Cash in hand	8,961	438	1,713	1,063	2,388	-320	
Balances with Reserve Bank	77,399	-989	14,549	8,402	1,021	4,515	
Assets with the Banking System							
Balance with other Banks ⁽⁴⁾	17,926	-674	-1,921	965	-2,796	2,659	
Money at call and short notice	17,313	-1,509	-4,022	-744	-424	-10,799	
Advances to Banks	9,126	-817	608	-1,397	1,890	1,371	
Other assets	4,146	1,196	3	1,508	184	1,593	
Investments⁽⁵⁾	7,23,057	5,648	59,515	45,469	1,22,299	1,15,996	
		(0.8)	(10.9)	(6.7)	(25.2)	(19.1)	
Government securities	6,96,580	2,547	59,309	41,823	1,23,918	1,13,855	
Other approved securities	26,476	3,102	206	3,646	-1,619	2,141	
Bank Credit	8,84,195	6,787	-2,562	43,410	75,461	1,57,542	
		(0.8)	(-0.4)	(5.2)	(11.6)	(21.7)	
Food Credit	42,292	-769	-6,202	6,331	-15,800	-985	
Non-food credit	8,41,903	7,556	3,640	37,079	91,261	1,58,527	
Loans, cash-credit and overdrafts	8,33,293	6,843	659	44,053	73,151	1,50,561	
Inland bills- purchased	6,596	-336	-543	-373	585	1,555	
discounted ⁽⁶⁾	21,534	42	-759	-196	1,200	2,109	
Foreign bills-purchased	9,429	-11	-941	-684	-369	620	
discounted	13,343	249	-979	610	894	2,697	
Cash-Deposit Ratio	5.46						
Investment-Deposit Ratio	45.73						
Credit-Deposit Ratio	55.92						

@ : 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.

Notes: 1. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

2. Includes the impact of mergers since May 3, 2002.