

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2004 Aug. 6#	Fortnight 3	Financial year so far		Year-on-year	
1	2	3	2003-2004 4	2004-2005 5	2003 6	2004 7
Liabilities to the Banking System						
Demand and time deposits from Banks	37,041	-39	-1,780	207	797	-1,633
Borrowings from Banks ⁽¹⁾	13,833	616	-1,692	-1,193	-1,471	-4,113
Other demand and time liabilities ⁽²⁾	2,519	356	341	-108	560	-76
Liabilities to Others						
Aggregate deposits@	15,82,649	13,236	76,878	78,233	1,43,498	2,24,918
		(0.8)	(6.0)	(5.2)	(11.8)	(16.6)
Demand	2,17,623	7,898	1,335	-7,399	23,740	45,998
Time@	13,65,026	5,338	75,543	85,633	1,19,758	1,78,920
Borrowings ⁽³⁾	30,678	-1,802	3,960	6,008	7,106	14,080
Other demand and time liabilities	1,55,259	8,523	-517	7,175	20,454	25,970
Borrowings from Reserve Bank	50	50	112	50	161	-141
Cash in hand and Balances with Reserve Bank	83,055	-1,318	6,011	6,161	-4,535	11,142
Cash in hand	8,529	-130	503	631	2,008	459
Balances with Reserve Bank	74,526	-1,188	5,509	5,529	-6,543	10,683
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,812	377	-1,457	850	-2,125	2,080
Money at call and short notice	17,815	1,751	-4,716	-243	-838	-9,604
Advances to Banks	10,052	10	-296	-471	1,097	3,201
Other assets	2,903	396	439	265	605	-86
Investments⁽⁵⁾	7,33,064	4,909	71,297	55,476	1,27,713	1,14,220
		(0.7)	(13.0)	(8.2)	(26.0)	(18.5)
Government securities	7,06,597	4,711	71,212	51,839	1,29,433	1,11,968
Other approved securities	26,467	199	85	3,637	-1,720	2,252
Bank Credit	8,92,228	8,949	550	51,443	76,205	1,62,463
		(1.0)	(0.1)	(6.1)	(11.7)	(22.3)
Food Credit	42,442	-119	-6,228	6,481	-15,602	-809
Non-food credit	8,49,786	9,068	6,778	44,962	91,807	1,63,272
Loans, cash-credit and overdrafts	8,41,526	8,979	4,138	52,286	74,426	1,55,316
Inland bills- purchased	6,526	127	-730	-443	474	1,672
discounted ⁽⁶⁾	21,447	89	-927	-283	650	2,190
Foreign bills-purchased	9,410	-127	-876	-703	-447	536
discounted	13,318	-118	-1,056	586	1,103	2,749
Cash-Deposit Ratio	5.25					
Investment-Deposit Ratio	46.32					
Credit-Deposit Ratio	56.38					

@ : 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.