

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2004 Aug. 20#		Financial year so far		Variation over	
	2	3	4	5	6	7
1	Fortnight		2003-2004	2004-2005	2003	2004
Liabilities to the Banking System						
Demand and time deposits from Banks	36,747	-294	-2,584	-86	113	-1,123
Borrowings from Banks ⁽¹⁾	13,353	-481	-2,128	-1,674	-1,762	-4,158
Other demand and time liabilities ⁽²⁾	3,395	876	205	768	337	937
Liabilities to Others						
Aggregate deposits@	15,93,183	10,534	82,015	88,767	1,45,333	2,30,315
		(0.7)	(6.4)	(5.9)	(11.9)	(16.9)
Demand	2,27,921	10,298	3,001	2,898	22,379	54,630
Time@	13,65,263	236	79,014	85,869	1,22,953	1,75,685
Borrowings ⁽³⁾	29,513	-1,165	4,458	4,843	7,399	12,417
Other demand and time liabilities	1,52,514	-2,745	-313	4,430	17,459	23,021
Borrowings from Reserve Bank	3	-48	-78	3	-14	1
Cash in hand and Balances with Reserve Bank	90,700	7,644	12,409	13,805	4,514	12,388
Cash in hand	8,240	-289	1,079	342	1,965	-406
Balances with Reserve Bank	82,459	7,933	11,331	13,462	2,549	12,794
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,669	-143	-1,204	708	-1,707	1,685
Money at call and short notice	18,104	289	-2,883	47	1,714	-11,148
Other assets	10,379	328	586	-144	1,830	2,647
Investments ⁽⁵⁾	2,649	-254	-90	12	-197	189
Government securities	6,96,547	-10,050	71,206	41,790	1,19,202	1,01,925
Other approved securities	26,452	-15	-27	3,622	-1,643	2,350

Bank Credit	9,02,970	10,742	-2,557	62,185	73,277	1,76,311
		(1.2)	(-0.4)	(7.4)	(11.2)	(24.3)
Food Credit	39,926	-2,516	-8,197	3,965	-15,118	-1,356
Non-food credit	8,63,043	13,258	5,639	58,220	88,395	1,77,668
Loans, cash-credit and overdrafts	8,51,898	10,372	1,439	62,658	71,800	1,68,387
Inland bills- purchased	6,652	126	-727	-317	414	1,794
discounted ⁽⁶⁾	21,601	154	-1,128	-129	518	2,544
Foreign bills-purchased	9,497	87	-1,086	-616	-606	834
discounted	13,321	3	-1,056	589	1,151	2,752
Cash-Deposit Ratio	5.69					
Investment-Deposit Ratio	45.38					
Credit-DepositRatio	56.68					

@ : 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.