

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year
	2004		Financial year so far			
	Aug. 27#	Month	2003-2004	2004-2005	2003	
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	37,012	221	-1,802	178	475	-1,641
Borrowings from Banks ⁽¹⁾	13,924	-1,342	-287	-1,103	-6,483	-5,428
Other demand and time liabilities ⁽²⁾	4,230	2,054	-17	1,603	150	1,993
Liabilities to Others						
Aggregate deposits@	15,89,186	7,899	89,939	84,770	1,43,559	2,18,393
		(0.5)	(7.0)	(5.6)	(11.7)	(15.9)
Demand	2,18,022	2,685	7,149	-7,000	21,613	40,584
Time@	13,71,165	5,214	82,791	91,771	1,21,945	1,77,810
Borrowings ⁽³⁾	30,857	-750	4,909	6,187	4,769	13,310
Other demand and time liabilities	1,49,614	1,078	221	1,530	17,026	19,587
Borrowings from Reserve Bank	—	-180	-78	—	-9	-1
Cash in hand and Balances with Reserve Bank	85,257	-1,103	9,802	8,362	11,604	9,553
Cash in hand	8,218	-742	1,217	320	2,059	-566
Balances with Reserve Bank	77,038	-361	8,585	8,041	9,545	10,119
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,922	-4	-1,325	961	-1,567	2,059
Money at call and short notice	17,418	104	-2,120	-640	-7,376	-12,597
Advances to Banks	10,169	1,044	712	-354	869	2,311
Other assets	2,756	-1,389	31	119	-63	175
Investments ⁽⁵⁾	7,24,312	1,255	79,551	46,724	1,14,452	97,215
		(0.2)	(14.5)	(6.9)	(22.3)	(15.5)

Government securities	6,97,867	1,287	79,669	43,110	1,16,145	94,782
Other approved securities	26,445	-32	-117	3,614	-1,693	2,433
Bank Credit	9,08,309	24,114	2,586	67,524	75,807	1,76,508
		(2.7)	(0.4)	(8.0)	(11.6)	(24.1)
Food Credit	39,865	-2,428	-8,195	3,904	-14,993	-1,420
Non-food credit	8,68,444	26,541	10,780	63,620	90,800	1,77,927
Loans, cash-credit and overdrafts	8,56,669	23,377	6,157	67,429	73,841	1,68,440
Inland bills- purchased	6,770	174	-699	-199	385	1,884
discounted ⁽⁶⁾	21,858	324	-1,289	128	639	2,963
Foreign bills-purchased	9,527	98	-950	-586	-547	727
discounted	13,484	141	-634	751	1,488	2,493
Cash-Deposit Ratio	5.36					
Investment-Deposit Ratio	45.58					
Credit-Deposit Ratio	57.16					

@ : 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.