

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2004		Financial year so far		Year-on-year	
	Sep. 3#	Fortnight	2003-2004	2004-2005	2003	2004
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	36,579	-169	-1,658	-255	811	-2,218
Borrowings from Banks ⁽¹⁾	13,729	377	-2,394	-1,297	-1,751	-3,514
Other demand and time liabilities ⁽²⁾	2,299	-1,096	256	-328	77	-211
Liabilities to Others						
Aggregate deposits@	15,89,320	-3,864	94,716	84,904	1,49,540	2,13,750
		(-0.2)	(7.4)	(5.6)	(12.2)	(15.5)
Demand	2,17,756	-10,164	6,765	-7,266	24,068	40,702
Time@	13,71,564	6,301	87,951	92,170	1,25,471	1,73,049
Borrowings ⁽³⁾	31,178	1,665	4,620	6,508	7,490	13,920
Other demand and time liabilities	1,48,690	-3,824	3,707	606	17,779	15,176
Borrowings from Reserve Bank	—	-3	-78	—	-210	-1
Cash in hand and Balances with Reserve Bank	88,971	-1,728	13,599	12,077	-3,125	9,470
Cash in hand	8,370	130	416	472	2,039	387
Balances with Reserve Bank	80,601	-1,858	13,183	11,604	-5,164	9,083
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,202	533	-469	1,241	-1,056	1,483
Money at call and short notice	15,561	-2,544	-4,282	-2,497	-111	-12,292
Advances to Banks	10,525	146	1,885	2	1,417	1,494
Other assets	2,611	-38	84	-26	209	-22
Investments ⁽⁵⁾	7,20,470	-2,529	81,237	42,882	1,29,622	91,687
		(-0.3)	(14.8)	(6.3)	(26.0)	(14.6)
Government securities	6,94,121	-2,426	81,464	39,364	1,31,520	89,241

Other approved securities	26,348	-104	-227	3,518	-1,898	2,446
Bank Credit	9,11,439	8,470	4,622	70,654	75,844	1,77,602
		(0.9)	(0.6)	(8.4)	(11.5)	(24.2)
Food Credit	39,857	-70	-7,873	3,895	-14,571	-1,750
Non-food credit	8,71,583	8,540	12,495	66,759	90,415	1,79,352
Loans, cash-credit and overdrafts	8,60,189	8,291	8,217	70,949	74,115	1,69,900
Inland bills- purchased	6,555	-98	373	-415	1,459	598
discounted ⁽⁶⁾	21,723	122	-2,306	-7	-307	3,844
Foreign bills-purchased	9,475	-22	-858	-638	-663	583
discounted	13,498	177	-804	765	1,240	2,678
Cash-Deposit Ratio	5.60					
Investment-Deposit Ratio	45.33					
Credit-DepositRatio	57.35					

@ : 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.