

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year	
	2004	Month	Financial year so far		Year-on-year		
			2003-2004	2004-2005	2003	2004	
1	Sep. 24#	3	4	5	6	7	
Liabilities to the Banking System							
Demand and time deposits from Banks	34,744	-2,267	-852	-2,089	818	-4,858	
Borrowings from Banks ⁽¹⁾	16,969	3,046	-62	1,943	-3,524	-2,606	
Other demand and time liabilities ⁽²⁾	4,362	132	335	1,735	629	1,773	
Liabilities to Others							
Aggregate deposits@	15,97,502	8,315	1,19,229	93,086	1,55,611	1,97,419	
		(0.5)	(9.3)	(6.2)	(12.5)	(14.1)	
Demand	2,20,631	2,610	19,082	-4,391	26,839	31,260	
Time@	13,76,870	5,706	1,00,147	97,477	1,28,772	1,66,159	
Borrowings ⁽³⁾	31,034	177	6,030	6,364	7,399	12,366	
Other demand and time liabilities	1,50,717	1,104	2,152	2,633	13,520	18,759	
Borrowings from Reserve Bank	3	3	-78	3	-45	2	
Cash in hand and Balances with Reserve Bank	90,954	5,697	8,389	14,059	-4,298	16,663	
Cash in hand	7,393	-825	787	-505	1,827	-961	
Balances with Reserve Bank	83,561	6,522	7,602	14,564	-6,125	17,624	
Assets with the Banking System							
Balance with other Banks ⁽⁴⁾	17,299	-624	409	337	-60	-299	
Money at call and short notice	22,456	5,038	-993	4,398	-7,366	-8,686	
Advances to Banks	11,225	1,056	2,294	702	1,783	1,785	
Other assets	2,186	-571	153	-452	198	-517	
Investments ⁽⁵⁾	6,98,593	-25,719	82,092	21,005	1,28,395	68,955	
		(-3.6)	(15.0)	(3.1)	(25.6)	(11.0)	
Government securities	6,72,068	-25,799	82,656	17,310	1,30,166	65,995	
Other approved securities	26,525	81	-564	3,695	-1,771	2,960	
Bank Credit	9,29,727	21,418	21,190	88,942	76,652	1,79,321	
		(2.4)	(2.9)	(10.6)	(11.4)	(23.9)	
Food Credit	38,142	-1,723	-12,074	2,181	-15,541	737	
Non-food credit	8,91,585	23,141	33,264	86,761	92,194	1,78,585	
Loans, cash-credit and overdrafts	8,77,559	20,890	24,252	88,319	75,048	1,71,235	
Inland bills- purchased	6,720	-50	483	-249	1,335	652	
discounted ⁽⁶⁾	22,000	141	-2,230	270	137	4,046	
Foreign bills-purchased	9,783	256	-881	-330	-660	914	
discounted	13,665	181	-434	932	793	2,474	
Cash-Deposit Ratio	5.69						
Investment-Deposit Ratio	43.73						
Credit-Deposit Ratio	58.20						

@ : 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.