

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2004		Financial year so far		Year-on-year	
	Oct. 1# 2	Fortnight 3	2003-2004 4	2004-2005 5	2003 6	2004 7
1						
Liabilities to the Banking System						
Demand and time deposits from Banks	35,345	-218	-4,261	-1,489	-2,484	-849
Borrowings from Banks ⁽¹⁾	16,427	-1,630	-795	1,401	-2,103	-2,416
Other demand and time liabilities ⁽²⁾	4,159	1,143	260	1,532	382	1,644
Liabilities to Others						
Aggregate deposits@	16,01,014	15,362	1,06,782	95,598	1,44,975	2,13,379
		(1.0)	(8.3)	(6.4)	(11.7)	(15.4)
Demand	2,26,487	9,359	27,122	1,464	36,250	29,076
Time@	13,74,528	6,003	79,660	95,134	1,08,726	1,84,303
Borrowings ⁽³⁾	30,368	-252	6,640	5,698	9,446	11,089
Other demand and time liabilities	1,55,912	4,209	9,716	7,828	20,933	16,390
Borrowings from Reserve Bank	—	-3	-78	—	-94	-1
Cash in hand and Balances with Reserve Bank	90,303	6,635	9,408	13,408	3,385	14,993
Cash in hand	8,827	482	856	929	2,144	404
Balances with Reserve Bank	81,476	6,152	8,552	12,479	1,240	14,589
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,233	-524	1,052	272	637	-1,007
Money at call and short notice	22,780	536	-5,169	4,722	-8,386	-4,186
Advances to Banks	11,094	-166	1,835	571	1,905	2,113
Other assets	2,277	130	246	-360	34	-519
Investments ⁽⁵⁾	7,05,022	-5,963	76,705	27,435	1,18,158	80,772
		(-0.8)	(14.0)	(4.0)	(23.3)	(12.9)
Government securities	6,78,535	-5,886	77,274	23,777	1,19,741	77,844
Other approved securities	26,488	-77	-569	3,657	-1,583	2,928
Bank Credit	9,35,905	16,655	28,927	95,120	82,551	1,77,762
		(1.8)	(4.0)	(11.3)	(12.2)	(23.4)
Food Credit	38,638	449	-12,107	2,677	-15,854	1,266
Non-food credit	8,97,267	16,206	41,034	92,443	98,404	1,76,496
Loans, cash-credit and overdrafts	8,83,091	14,964	31,024	93,851	80,188	1,69,995
Inland bills- purchased	6,713	47	1,150	-257	1,506	-22
discounted ⁽⁶⁾	22,777	1,462	-1,725	1,047	567	4,318
Foreign bills-purchased	9,896	316	-686	-217	-189	833
discounted	13,427	-134	-836	695	477	2,639
Cash-Deposit Ratio	5.64					
Investment-Deposit Ratio	44.04					
Credit-Deposit Ratio	58.46					

@ : 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.