

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2004		Financial year so far		Year-on-year	
	Oct. 15#	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	35,274	-71	-4,283	-1,559	-2,751	-897
Borrowings from Banks ⁽¹⁾	26,909	10,482	-3,496	11,883	-3,935	10,767
Other demand and time liabilities ⁽²⁾	3,223	-936	565	596	778	404
Liabilities to Others						
Aggregate deposits@	16,05,233	4,218	1,04,161	1,00,817	1,44,732	2,20,219
		(0.3)	(8.1)	(6.7)	(11.7)	(15.9)
Demand	2,31,326	4,839	17,282	6,304	30,657	43,754
Time@	13,73,907	-621	86,878	94,513	1,14,075	1,76,465
	[13,70,338]	[-4,190]		[90,944]		[1,72,896]
Borrowings ⁽³⁾	64,815	34,448	6,696	40,145	10,289	45,482
Other demand and time liabilities	1,60,073	4,161	4,954	11,989	21,260	25,312
Borrowings from Reserve Bank	—	—	22	—	93	-101
Cash in hand and Balances with Reserve Bank	92,528	2,224	4,791	15,633	3,278	21,835
Cash in hand	8,161	-667	1,413	263	2,140	-820
Balances with Reserve Bank	84,367	2,891	3,378	15,370	1,138	22,654
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,276	43	-192	315	-479	280
Money at call and short notice	22,022	-758	-9,302	3,965	-11,860	-810
Advances to Banks	9,408	-1,686	1,421	-1,115	1,876	841
Other assets	2,145	-132	205	-492	297	-610
Investments ⁽⁵⁾	7,07,812	2,790	86,859	30,224	1,18,769	73,408
		(0.4)	(15.9)	(4.5)	(23.0)	(11.6)
Government securities	6,81,418	2,883	87,548	26,660	1,20,562	70,453
	[6,69,225]	[-9,310]		[14,467]		[58,260]
Other approved securities	26,394	-93	-689	3,564	-1,794	2,954
Bank Credit	9,71,018	35,113	24,615	1,30,233	80,993	2,17,187
		(3.8)	(3.4)	(15.5)	(12.0)	(28.8)
Food Credit	35,959	-2,679	-15,328	-2	-18,554	1,808
Non-food credit	9,35,058	37,792	39,943	1,30,235	99,546	2,15,379
	[9,02,376]	[5,110]		[97,553]		[1,82,697]
Loans, cash-credit and overdrafts	9,17,657	34,566	26,768	1,28,417	78,428	2,08,816
Inland bills- purchased	7,498	785	1,323	529	2,068	591
discounted ⁽⁶⁾	22,395	-382	-2,007	665	308	4,218
Foreign bills-purchased	9,746	-150	-1,119	-367	-819	1,116
discounted	13,721	294	-350	989	1,008	2,447
Cash-Deposit Ratio	5.76					
Investment-Deposit Ratio	44.09					
Credit-Deposit Ratio	60.49					

@ : 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. Includes the impact of mergers since May 3, 2002.

2. Figures in [] exclude the impact of conversion of a non-banking entity into banking entity from October 11, 2004.