

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year
	2004	Fortnight	Financial year so far		2004	
1	Oct. 29#	3	2003-2004	2004-2005	2003	2004
	2		4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	34,962	-312	-5,420	-1,872	-4,028	-73
Borrowings from Banks ⁽¹⁾	26,783	-126	-3,004	11,757	-6,901	10,150
Other demand and time liabilities ⁽²⁾	2,749	-474	179	122	206	316
Liabilities to Others						
Aggregate deposits@	16,16,874	11,642	1,15,207	1,12,458	1,47,433	2,20,814
		(0.7)	(9.0)	(7.5)	(11.8)	(15.8)
Demand	2,46,036	14,710	20,786	21,014	31,128	54,961
Time@	13,70,838	-3,068	94,421	91,445	1,16,304	1,65,854
	[13,67,270]			[87,876]		[1,62,285]
Borrowings ⁽³⁾	65,231	416	8,427	40,562	11,832	44,167
Other demand and time liabilities	1,62,879	2,807	8,282	14,795	11,728	24,791
Borrowings from Reserve Bank	—	—	-73	—	-29	-6
Cash in hand and Balances with Reserve Bank	94,992	2,465	13,380	18,097	-7,497	15,710
Cash in hand	8,555	395	2,144	657	3,536	-1,156
Balances with Reserve Bank	86,437	2,070	11,236	17,440	-11,033	16,866
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,670	394	-1,219	709	-1,810	1,701
Money at call and short notice	22,262	240	-9,909	4,204	-14,932	36
Advances to Banks	9,203	-205	1,580	-1,320	2,534	477
Other assets	2,012	-133	83	-625	163	-621
Investments ⁽⁵⁾	7,06,543	-1,269	84,031	28,955	1,28,692	74,966
		(-0.2)	(15.3)	(4.3)	(25.6)	(11.9)
Government securities	6,80,304	-1,114	84,726	25,546	1,30,402	72,161
	[6,68,111]			[13,353]		[59,969]
Other approved securities	26,239	-155	-695	3,409	-1,710	2,805
Bank Credit	9,88,276	17,259	33,088	1,47,491	79,733	2,25,973
		(1.8)	(4.5)	(17.5)	(11.7)	(29.6)
Food Credit	39,712	3,752	-13,459	3,751	-19,393	3,691
Non-food credit	9,48,565	13,506	46,547	1,43,741	99,126	2,22,282
	[9,15,882]			[1,11,058]		[1,89,599]
Loans, cash-credit and overdrafts	9,34,017	16,360	34,390	1,44,777	77,410	2,17,555
Inland bills- purchased	7,406	-92	1,416	437	1,994	406
discounted ⁽⁶⁾	22,929	534	-1,243	1,199	382	3,988
Foreign bills-purchased	9,817	70	-1,241	-296	-1,067	1,308
discounted	14,108	387	-233	1,375	1,014	2,717
Cash-Deposit Ratio	5.88					
Investment-Deposit Ratio	43.70					
Credit-Deposit Ratio	61.12					

@ : 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.