

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over Financial year so far			Year-on-year
	2004		2003-2004			2003
	Dec. 24#	Fortnight	2003-2004	2004-2005	2003	
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	33,875	-756	-4,674	-2,958	-1,683	-1,905
Borrowings from Banks ⁽¹⁾	29,661	917	-5,714	14,635	-6,797	15,738
Other demand and time liabilities ⁽²⁾	3,495	608	122	868	160	1,119
Liabilities to Others						
Aggregate deposits@	16,22,579	920	1,41,043	1,18,163	1,61,364	2,00,683
		(0.1)	(11.0)	(7.9)	(12.8)	(14.1)
Demand	2,30,133	-1,035	23,911	5,111	29,316	35,933
Time@	13,92,446	1,955	1,17,131	1,13,052	1,32,047	1,64,751
	[13,88,877]			[1,09,484]		[1,61,182]
Borrowings ⁽³⁾	66,069	-732	9,601	41,399	11,743	43,830
Other demand and time liabilities	1,69,965	3,984	5,045	21,881	11,615	35,114
Borrowings from Reserve Bank	665	665	-79	665	-34	665
Cash in hand and Balances with Reserve Bank	98,451	4,859	12,192	21,556	6,537	20,357
Cash in hand	8,938	-107	1,502	1,040	1,804	-132
Balances with Reserve Bank	89,513	4,967	10,690	20,516	4,733	20,489
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	16,683	-288	-1,295	-279	-1,337	790
Money at call and short notice	21,852	-230	-12,531	3,795	-14,712	2,249
Advances to Banks	9,090	-100	1,971	-1,434	1,107	-28
Other assets	2,317	-38	46	-321	281	-279
Investments ⁽⁵⁾	7,02,895	-6,401	98,838	25,308	1,22,329	56,512
		(-0.9)	(18.1)	(3.7)	(23.3)	(8.7)
Government securities	6,76,952	-6,195	99,208	22,194	1,23,006	54,327
	[6,64,759]			[10,001]		[42,134]
Other approved securities	25,944	-206	-371	3,114	-677	2,186
Bank Credit	10,27,009	13,643	54,142	1,86,224	91,113	2,43,651
		(1.3)	(7.4)	(22.1)	(13.2)	(31.1)
Food Credit	43,779	586	-13,127	7,818	-15,595	7,427
Non-food credit	9,83,229	13,056	67,269	1,78,405	1,06,708	2,36,224
	[9,50,547]			[1,45,723]		[2,03,541]
Loans, cash-credit and overdrafts	9,71,770	13,837	53,963	1,82,530	88,510	2,35,735
Inland bills- purchased	7,108	-290	745	139	1,275	778
discounted ⁽⁶⁾	23,539	252	-255	1,809	-124	3,610
Foreign bills-purchased	10,145	-100	-654	32	-589	1,048
discounted	14,446	-57	342	1,713	2,042	2,479
Cash-Deposit Ratio	6.07					
Investment-Deposit Ratio	43.32					
Credit-Deposit Ratio	63.29					

@ : 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.