

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year
	2004 Dec. 31#	Month	Financial year so far		2003	
			2003-2004	2004-2005		
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	35,034	680	-4,674	-1,799	-1,683	-746
Borrowings from Banks ⁽¹⁾	30,587	2,212	-5,714	15,561	-6,797	16,664
Other demand and time liabilities ⁽²⁾	5,901	2,489	122	3,274	160	3,525
Liabilities to Others						
Aggregate deposits@	16,65,457	55,176	1,41,043	1,61,041	1,61,364	2,43,561
		(3.4)	(11.0)	(10.7)	(12.8)	(17.1)
Demand	2,49,523	21,584	23,911	24,501	29,316	55,323
Time@	14,15,933	33,591	1,17,131	1,36,539	1,32,047	1,88,238
	[14,12,365]			[1,32,971]		[1,84,669]
Borrowings ⁽³⁾	68,752	2,964	9,601	44,082	11,743	46,513
Other demand and time liabilities	1,69,570	7,004	5,045	21,486	11,615	34,718
Borrowings from Reserve Bank	110	102	-79	110	-34	110
Cash in hand and Balances with Reserve Bank	1,15,530	17,175	12,192	38,636	6,537	37,437
Cash in hand	8,981	67	1,502	1,083	1,804	-89
Balances with Reserve Bank	1,06,550	17,108	10,690	37,553	4,733	37,526
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,947	751	-1,295	986	-1,337	2,054
Money at call and short notice	24,905	3,849	-12,531	6,848	-14,712	5,302
Advances to Banks	9,459	517	1,971	-1,064	1,107	342
Other assets	2,465	115	46	-172	281	-131
Investments ⁽⁵⁾	7,00,542	-1,336	98,838	22,954	1,22,329	54,159
		(-0.2)	(18.1)	(3.4)	(23.3)	(8.4)
Government securities	6,74,595	-1,327	99,208	19,838	1,23,006	51,970
	[6,62,403]			[7,645]		[39,778]
Other approved securities	25,946	-9	-371	3,116	-677	2,188
Bank Credit	10,41,631	35,322	54,142	2,00,846	91,113	2,58,274
		(3.5)	(7.4)	(23.9)	(13.2)	(33.0)
Food Credit	44,260	1,880	-13,127	8,298	-15,595	7,908
Non-food credit	9,97,371	33,442	67,269	1,92,548	1,06,708	2,50,366
	[9,64,689]			[1,59,865]		[2,17,684]
Loans, cash-credit and overdrafts	9,85,690	35,471	53,963	1,96,450	88,510	2,49,655
Inland bills- purchased	7,498	-316	745	528	1,275	1,168
discounted ⁽⁶⁾	23,644	138	-255	1,914	-124	3,714
Foreign bills-purchased	10,365	151	-654	252	-589	1,269
discounted	14,434	-121	342	1,702	2,042	2,468
Cash-Deposit Ratio	6.94					
Investment-Deposit Ratio	42.06					
Credit-Deposit Ratio	62.54					

@ : 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.

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