

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2005		Financial year so far		Year-on-year	
	Jan. 28#	Month	2003-2004	2004-2005	2004	2005
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	35,608	574	-3,863	-1,225	-258	-983
Borrowings from Banks ⁽¹⁾	28,468	-2,119	-6,754	13,442	-6,896	15,585
Other demand and time liabilities ⁽²⁾	2,681	-3,220	7	54	269	421
Liabilities to Others						
Aggregate deposits@	16,70,276	4,819	1,76,019	1,65,860	1,79,034	2,13,403
		(0.3)	(13.7)	(11.0)	(14.0)	(14.6)
Demand	2,38,901	-10,622	27,714	13,879	30,957	40,898
Time@	14,31,374	15,441	1,48,305	1,51,981	1,48,077	1,72,505
	[14,27,806]			[1,48,412]		[1,68,937]
Borrowings ⁽³⁾	66,630	-2,121	10,906	41,961	10,243	43,087
Other demand and time liabilities	1,65,502	-4,068	7,717	17,418	12,672	27,979
Borrowings from Reserve Bank	—	-110	-79	—	-402	—
Cash in hand and Balances with Reserve Bank	1,05,346	-10,185	13,744	28,451	6,235	25,700
Cash in hand	8,931	-49	496	1,033	1,119	868
Balances with Reserve Bank	96,415	-10,135	13,248	27,418	5,116	24,832
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,350	-597	-545	389	-795	707
Money at call and short notice	21,944	-2,962	-13,822	3,886	-11,751	3,631
Advances to Banks	9,358	-102	2,585	-1,165	2,811	-374
Other assets	2,404	-60	-238	-233	-108	93
Investments ⁽⁵⁾	7,13,177	12,635	1,18,046	35,589	1,28,666	47,585
		(1.8)	(21.6)	(5.3)	(24.0)	(7.1)
Government securities	6,87,530	12,935	1,18,863	32,773	1,29,749	45,251
	[6,75,338]			[20,580]		[33,058]
Other approved securities	25,647	-300	-817	2,817	-1,083	2,334
Bank Credit	10,46,782	5,151	74,136	2,05,997	96,423	2,43,430
		(0.5)	(10.2)	(24.5)	(13.6)	(30.3)
Food Credit	41,939	-2,321	-13,615	5,978	-14,583	6,075
Non-food credit	10,04,843	7,471	87,751	2,00,019	1,11,006	2,37,356
	[9,72,160]			[1,67,336]		[2,04,673]
Loans, cash-credit and overdrafts	9,88,996	3,306	72,644	1,99,756	92,551	2,34,280
Inland bills- purchased	7,285	-212	835	316	1,335	865
discounted ⁽⁶⁾	25,233	1,590	559	3,503	810	4,491
Foreign bills-purchased	10,436	71	-308	323	137	994
discounted	14,831	397	406	2,098	1,590	2,801
Cash-Deposit Ratio	6.31					
Investment-Deposit Ratio	42.70					
Credit-Deposit Ratio	62.67					

@ : 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.