

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year	
	2005	Fortnight	Financial year so far		Year-on-year		
1	Feb. 18#	2	3	2003-2004	2004-2005	2004	2005
		2	3	4	5	6	7
Liabilities to the Banking System							
Demand and time deposits from Banks	35,346		-303	-3,363	-1,487	-456	-1,745
Borrowings from Banks ⁽¹⁾	27,108		397	-6,548	12,081	-5,461	14,018
Other demand and time liabilities ⁽²⁾	3,742		654	138	1,115	462	1,350
Liabilities to Others							
Aggregate deposits@	16,83,014		9,672	1,89,983	1,78,598	1,97,895	2,12,177
			(0.6)	(14.8)	(11.9)	(15.5)	(14.4)
Demand	2,38,519		-214	31,997	13,496	37,725	36,232
Time@	14,44,495		9,886	1,57,986	1,65,101	1,60,171	1,75,945
	[14,40,926]				[1,61,532]		[1,72,376]
Borrowings ⁽³⁾	65,681		985	10,597	41,011	12,070	42,446
Other demand and time liabilities	1,66,462		-1,165	9,400	18,378	15,237	27,256
Borrowings from Reserve Bank	—		—	-79	—	-5	—
Cash in hand and Balances with Reserve Bank	97,874		-3,690	13,017	20,979	9,900	18,955
Cash in hand	8,614		-115	250	716	1,037	796
Balances with Reserve Bank	89,260		-3,575	12,767	20,263	8,863	18,159
Assets with the Banking System							
Balance with other Banks ⁽⁴⁾	17,851		686	-767	890	-242	1,430
Money at call and short notice	21,922		1,037	-16,395	3,864	-12,175	6,182
Advances to Banks	9,208		-132	3,083	-1,315	3,400	-1,021
Other assets	2,447		220	-130	-190	72	28
Investments ⁽⁵⁾	7,23,027		11,001	1,27,481	45,440	1,30,880	48,001
			(1.5)	(23.3)	(6.7)	(24.1)	(7.1)
Government securities	6,97,582		11,130	1,28,381	42,824	1,31,988	45,784
	[6,85,389]				[30,632]		[33,592]
Other approved securities	25,445		-129	-900	2,615	-1,108	2,216
Bank Credit	10,56,210		5,461	83,247	2,15,425	1,02,980	2,43,747
			(0.5)	(11.4)	(25.6)	(14.5)	(30.0)
Food Credit	41,482		-1,466	-14,211	5,521	-14,959	6,214
Non-food credit	10,14,728		6,927	97,458	2,09,904	1,17,939	2,37,533
	[9,82,045]				[1,77,221]		[2,04,851]
Loans, cash-credit and overdrafts	9,97,717		5,153	80,763	2,08,476	98,769	2,34,881
Inland bills- purchased	7,112		-34	1,294	143	1,831	234
discounted ⁽⁶⁾	25,518		406	123	3,789	221	5,212
Foreign bills-purchased	10,643		-45	-183	530	25	1,077
discounted	15,219		-20	1,251	2,486	2,133	2,344
Cash-Deposit Ratio	5.82						
Investment-Deposit Ratio	42.96						
Credit-Deposit Ratio	62.76						

@ : 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.