

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over Financial year so far			Year-on-year
	2005		2004-2005			2004
	Mar. 4#	Fortnight	2003-2004	2004-2005	2004	2005
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	36,355	1,009	-3,067	-478	-60	-1,032
Borrowings from Banks ⁽¹⁾	24,015	-3,092	-5,073	8,989	-6,422	9,451
Other demand and time liabilities ⁽²⁾	3,068	-674	22	441	-247	792
Liabilities to Others						
Aggregate deposits@	16,99,443	16,429	2,05,893	1,95,027	2,07,211	2,12,697
		(1.0)	(16.1)	(13.0)	(16.2)	(14.3)
Demand	2,50,566	12,047	36,227	25,544	41,982	44,050
Time@	14,48,877	4,382	1,69,666	1,69,483	1,65,229	1,68,647
	[14,45,308]			[1,65,914]		[1,65,078]
Borrowings ⁽³⁾	65,181	-500	11,820	40,511	12,102	40,723
Other demand and time liabilities	1,73,002	6,540	13,069	24,918	19,302	30,127
Borrowings from Reserve Bank	—	—	-40	—	-1,220	-40
Cash in hand and Balances with Reserve Bank	98,335	461	18,090	21,440	9,320	14,342
Cash in hand	8,621	7	-29	723	1,056	1,083
Balances with Reserve Bank	89,713	453	18,120	20,716	8,263	13,259
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	18,459	608	-521	1,497	-205	1,792
Money at call and short notice	15,797	-6,125	-14,808	-2,260	-13,040	-1,530
Advances to Banks	9,079	-129	2,831	-1,444	2,643	-899
Other assets	2,360	-87	-219	-277	-120	30
Investments ⁽⁵⁾	7,39,135	16,108	1,37,754	61,548	1,43,153	53,836
		(2.2)	(25.2)	(9.1)	(26.4)	(7.9)
Government securities	7,13,777	16,195	1,39,006	59,020	1,44,107	51,354
	[7,01,584]			[46,827]		[39,162]
Other approved securities	25,358	-87	-1,252	2,528	-954	2,481
Bank Credit	10,69,673	13,464	93,644	2,28,888	1,06,847	2,46,814
		(1.3)	(12.8)	(27.2)	(14.9)	(30.0)
Food Credit	41,440	-42	-13,621	5,479	-13,858	5,582
Non-food credit	10,28,233	13,505	1,07,265	2,23,409	1,20,705	2,41,232
	[9,95,551]			[1,90,727]		[2,08,549]
Loans, cash-credit and overdrafts	10,10,612	12,896	89,666	2,21,372	1,02,255	2,38,874
Inland bills- purchased	7,235	123	1,876	266	1,857	-226
discounted ⁽⁶⁾	25,386	-132	1,254	3,656	1,179	3,948
Foreign bills-purchased	10,810	167	-42	697	-17	1,102
discounted	15,630	411	890	2,897	1,573	3,116
Cash-Deposit Ratio	5.79					
Investment-Deposit Ratio	43.49					
Credit-Deposit Ratio	62.94					

@ : 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.