

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year
	2005		Financial year so far			
	Mar. 18#	Fortnight	2003-2004	2004-2005	2004	
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	36,772	417	-3,621	-62	-3,621	-62
Borrowings from Banks ⁽¹⁾	27,911	3,896	-4,612	12,885	-4,612	12,885
Other demand and time liabilities ⁽²⁾	3,134	66	373	507	373	507
Liabilities to Others						
Aggregate deposits@	17,19,947	20,505	2,23,563	2,15,531	2,23,563	2,15,531
		(1.2)	(17.5)	(14.3)	(17.5)	(14.3)
Demand	2,63,817	13,251	54,733	38,795	54,733	38,795
Time@	14,56,130	7,254	1,68,830	1,76,737	1,68,830	1,76,737
	[14,52,562]			[1,73,168]		[1,73,168]
Borrowings ⁽³⁾	69,304	4,123	12,032	44,634	12,032	44,634
Other demand and time liabilities	1,74,325	1,323	18,278	26,241	18,278	26,241
Borrowings from Reserve Bank	50	50	-79	50	-79	50
Cash in hand and Balances with Reserve Bank	96,528	-1,807	10,993	19,633	10,993	19,633
Cash in hand	8,422	-199	331	524	331	524
Balances with Reserve Bank	88,105	-1,608	10,662	19,108	10,662	19,108
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	16,766	-1,693	-227	-195	-227	-195
Money at call and short notice	20,355	4,558	-14,077	2,298	-14,077	2,298
Advances to Banks	9,718	639	3,376	-805	3,376	-805
Other assets	2,451	91	88	-186	88	-186
Investments ⁽⁵⁾	7,43,063	3,928	1,30,042	65,475	1,30,042	65,475
		(0.5)	(23.8)	(9.7)	(23.8)	(9.7)
Government securities	7,17,791	4,014	1,31,341	63,034	1,31,341	63,034
	[7,05,599]			[50,841]		[50,841]
Other approved securities	25,272	-86	-1,299	2,442	-1,299	2,442
Bank Credit	10,92,091	22,417	1,11,570	2,51,306	1,11,570	2,51,306
		(2.1)	(15.3)	(29.9)	(15.3)	(29.9)
Food Credit	41,121	-320	-13,518	5,159	-13,518	5,159
Non-food credit	10,50,970	22,737	1,25,088	2,46,146	1,25,088	2,46,146
	[10,18,288]			[2,13,464]		[2,13,464]
Loans, cash-credit and overdrafts	10,32,000	21,388	1,07,168	2,42,760	1,07,168	2,42,760
Inland bills- purchased	7,385	150	1,385	416	1,385	416
discounted ⁽⁶⁾	25,419	33	1,546	3,689	1,546	3,689
Foreign bills-purchased	10,851	40	363	737	363	737
discounted	16,435	806	1,108	3,703	1,108	3,703
Cash-Deposit Ratio	5.61					
Investment-Deposit Ratio	43.20					
Credit-Deposit Ratio	63.50					

@ : 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.