

APPENDIX TABLE III.6 : IMPORTANT BANKING INDICATORS - SCHEDULED COMMERCIAL BANKS

(Amount in Rupees crore)

Item	Outstanding as on March 19, 2004	Variations							
		Financial year				April-June			
		2003-04		2002-03		2004-05 P		2003-04	
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8	9	10
1. Gross Demand and Time Liabilities (2+3+4+6)	17,31,657	2,46,013	16.6	2,13,470	16.8	59,113	3.4	64,899	4.4
2. Aggregate Deposits (a+b)	15,04,416	2,23,563	17.5	1,77,493	16.1	55,517	3.7	63,622	5.0
a. Demand deposits	2,25,022	54,733	32.1	17,241	11.3	-12,469	-5.5	11,366	6.7
b. Time deposits	12,79,394	1,68,830	15.2	1,60,252	16.9	67,986	5.3	52,256	4.7
				(1,30,581)	(13.7)				
3. Other Borrowings #	24,670	12,032	95.2	9,609	317.3	5,393	21.9	2,526	20.0
4. Other Demand and Time Liabilities	1,48,084	18,278	14.1	17,923	16.0	-5,045	-3.4	810	0.6
5. Borrowings from the RBI	0	-79	-100.0	-3,537	-97.8	0	-	-78	-98.7
6. Inter-bank Liabilities	54,487	-7,859	-12.6	8,444	15.7	3,249	6.0	-2,058	-3.3
7. Bank Credit (a+b)	8,40,785	1,11,570	15.3	1,39,493	23.7	36,623	4.4	3,678	0.5
a. Food Credit	35,961	-13,518	-27.3	-4,499	-8.3	7,100	19.7	586	1.2
b. Non-food Credit	8,04,824	1,25,088	18.4	1,43,992	26.9	29,523	3.7	3,091	0.5
8. Investments (a+b)	6,77,588	1,30,042	23.8	1,09,276	24.9	39,821	5.9	35,521	6.5
a. Government Securities	6,54,758	1,31,341	25.1	1,12,241	27.3	39,276	6.0	35,534	6.8
b. Other Approved Securities	22,830	-1,299	-5.4	-2,964	-10.9	545	2.4	-13	-0.1
9. Cash in hand	7,898	331	4.4	1,322	21.2	625	7.9	2,441	32.3
10. Balances with the RBI	68,997	10,662	18.3	-4,068	-6.5	9,391	13.6	17,630	30.2
11. Inter-Bank Assets	48,179	-10,840	-18.4	6,156	11.6	2,137	4.4	-7,254	-12.3
12. Credit-Deposit Ratio (per cent)	55.89	-	49.9	-	78.6	-	66.0	-	5.8
13. Non-food Credit-Deposit Ratio (per cent)	53.50	-	56.0	-	81.1	-	53.2	-	4.9
14. Investment-Deposit Ratio (per cent)	45.04	-	58.2	-	61.6	-	71.7	-	55.8

P : Provisional.

- : Not applicable.

: Other than from the Reserve Bank/IDBI/NABARD/EXIM Bank.

Note : 1. Figures in parentheses exclude the impact of mergers since May 3, 2002.

2. Data are revised in line with the new accounting standards and consistent with the methodology suggested by the Working Group on Money Supply : Analytics and Methodology of Compilation (June 1998). The revision is in respect of pension and provident funds with commercial banks which are classified as other demand and time liabilities and includes those banks which have reported such changes so far.