

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year
	2005		Financial year so far			
	Jan. 7#	Fortnight	2003-2004	2004-2005	2004	
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	34,909	1,033	-4,379	-1,925	-1,326	-1,167
Borrowings from Banks <sup>(1)</sup>	27,648	-2,013	-6,205	12,622	-6,077	14,216
Other demand and time liabilities <sup>(2)</sup>	3,346	-149	1,786	720	2,297	-694
<b>Liabilities to Others</b>						
Aggregate deposits@	16,55,738	33,158	1,63,532	1,51,322	1,80,548	2,11,352
		(2.0)	(12.8)	(10.1)	(14.3)	(14.6)
Demand	2,33,295	3,162	23,724	8,273	35,166	39,282
Time@	14,22,443	29,996	1,39,808	1,43,049	1,45,382	1,72,070
	[14,18,874]			[1,39,480]		[1,68,502]
Borrowings <sup>(3)</sup>	65,193	-875	10,264	40,523	10,280	42,291
Other demand and time liabilities	1,68,296	-1,669	6,729	20,212	17,595	31,761
<b>Borrowings from Reserve Bank</b>	—	<b>-665</b>	<b>529</b>	—	<b>304</b>	<b>-608</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>90,271</b>	<b>-8,180</b>	<b>11,626</b>	<b>13,376</b>	<b>404</b>	<b>12,744</b>
Cash in hand	8,553	-385	85	655	1,371	900
Balances with Reserve Bank	81,718	-7,795	11,540	12,722	-967	11,843
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,915	1,233	-854	954	-1,244	1,581
Money at call and short notice	21,908	56	-10,510	3,850	-10,639	283
Advances to Banks	9,014	-76	1,939	-1,509	1,783	-72
Other assets	2,330	13	65	-307	202	-285
<b>Investments <sup>(5)</sup></b>	<b>7,23,125</b>	<b>20,230</b>	<b>1,13,829</b>	<b>45,538</b>	<b>1,37,550</b>	<b>61,751</b>
		(2.9)	(20.8)	(6.7)	(26.3)	(9.3)
Government securities	6,97,168	20,217	1,14,696	42,411	1,38,627	59,056
	[6,84,976]			[30,218]		[46,863]
Other approved securities	25,957	13	-867	3,127	-1,077	2,695
<b>Bank Credit</b>	<b>10,37,234</b>	<b>10,226</b>	<b>67,503</b>	<b>1,96,449</b>	<b>1,01,170</b>	<b>2,40,516</b>
		(1.0)	(9.3)	(23.4)	(14.5)	(30.2)
Food Credit	45,059	1,280	-12,943	9,098	-13,607	8,523
Non-food credit	9,92,175	8,946	80,446	1,87,352	1,14,777	2,31,993
	[9,59,493]			[1,54,669]		[1,99,311]
Loans, cash-credit and overdrafts	9,81,012	9,242	66,165	1,91,772	97,620	2,32,775
Inland bills- purchased	7,296	188	1,017	327	1,394	694
discounted <sup>(6)</sup>	23,921	382	246	2,192	306	3,491
Foreign bills-purchased	10,434	289	-72	321	62	756
discounted	14,571	125	147	1,838	1,788	2,800
<b>Cash-Deposit Ratio</b>	<b>5.45</b>					
<b>Investment-Deposit Ratio</b>	<b>43.67</b>					
<b>Credit-Deposit Ratio</b>	<b>62.64</b>					

@ : 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.