

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	2005
	Jan. 21#	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	35,872	963	-4,262	-961	-952	-321
Borrowings from Banks ⁽¹⁾	26,347	-1,301	-6,125	11,321	-6,662	12,835
Other demand and time liabilities ⁽²⁾	2,641	-706	-25	14	319	412
Liabilities to Others						
Aggregate deposits@	16,61,573	5,835	1,60,747	1,57,157	1,75,465	2,19,972
		(0.4)	(12.6)	(10.4)	(13.9)	(15.3)
Demand	2,30,999	-2,296	19,769	5,977	30,636	40,941
Time@	14,30,574	8,131	1,40,979	1,51,180	1,44,828	1,79,031
	[14,27,005]			[1,47,611]		[1,75,462]
Borrowings ⁽³⁾	65,897	704	10,106	41,227	11,508	43,154
Other demand and time liabilities	1,63,028	-5,267	5,821	14,944	14,479	27,402
Borrowings from Reserve Bank	—	—	-79	—	-8	—
Cash in hand and Balances with Reserve Bank	1,03,404	13,133	20,102	26,509	14,112	17,400
Cash in hand	8,297	-255	249	399	1,006	481
Balances with Reserve Bank	95,107	13,388	19,853	26,110	13,106	16,919
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	17,510	-405	-685	549	-1,098	1,007
Money at call and short notice	19,318	-2,590	-13,521	1,260	-12,879	704
Advances to Banks	9,289	275	2,070	-1,234	2,237	72
Other assets	2,349	19	-110	-288	12	-90
Investments ⁽⁵⁾	7,12,225	-10,900	1,04,123	34,638	1,16,980	60,556
		(-1.5)	(19.0)	(5.1)	(21.9)	(9.3)
Government securities	6,86,564	-10,605	1,05,026	31,806	1,18,182	58,121
	[6,74,371]			[19,614]		[45,928]
Other approved securities	25,662	-295	-903	2,831	-1,202	2,435
Bank Credit	10,40,940	3,706	67,780	2,00,155	99,464	2,43,945
		(0.4)	(9.3)	(23.8)	(14.3)	(30.6)
Food Credit	41,429	-3,630	-12,793	5,468	-13,098	4,743
Non-food credit	9,99,512	7,336	80,573	1,94,688	1,12,562	2,39,202
	[9,66,829]			[1,62,005]		[2,06,520]
Loans, cash-credit and overdrafts	9,83,632	2,620	66,781	1,94,392	95,716	2,34,779
Inland bills- purchased	7,403	107	779	434	1,428	1,039
discounted ⁽⁶⁾	24,682	761	299	2,953	601	4,199
Foreign bills-purchased	10,409	-25	-400	296	-26	1,058
discounted	14,814	243	321	2,082	1,746	2,869
Cash-Deposit Ratio	6.22					
Investment-Deposit Ratio	42.86					
Credit-Deposit Ratio	62.65					

@ : 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.