

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

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year
	2005	Fortnight	Financial year so far		Year-on-year	
1	Feb. 4#	3	2003-2004	2004-2005	2004	2005
	2		4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	35,649	-223	-3,495	-1,184	72	-1,310
Borrowings from Banks <sup>(1)</sup>	26,710	363	-6,881	11,684	-6,912	13,954
Other demand and time liabilities <sup>(2)</sup>	3,088	447	514	461	-16	320
<b>Liabilities to Others</b>						
Aggregate deposits@	16,73,341	11,768	1,79,135	1,68,925	1,86,645	2,13,353
		(0.7)	(14.0)	(11.2)	(14.7)	(14.6)
Demand	2,38,732	7,733	30,094	13,710	37,254	38,349
Time@	14,34,609	4,036	1,49,041	1,55,215	1,49,391	1,75,005
	[14,31,041]			[1,51,647]		[1,71,436]
Borrowings <sup>(3)</sup>	64,696	-1,201	10,183	40,026	11,928	41,875
Other demand and time liabilities	1,67,628	4,599	14,708	19,544	19,855	23,114
<b>Borrowings from Reserve Bank</b>	—	—	<b>-79</b>	—	<b>-2</b>	—
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,01,564</b>	<b>-1,840</b>	<b>8,865</b>	<b>24,669</b>	<b>3,074</b>	<b>26,797</b>
Cash in hand	8,729	431	-120	831	1,395	1,282
Balances with Reserve Bank	92,836	-2,271	8,986	23,839	1,679	25,515
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,165	-345	-419	204	-105	396
Money at call and short notice	20,885	1,567	-14,682	2,828	-12,511	3,432
Advances to Banks	9,340	51	2,684	-1,183	2,733	-490
Other assets	2,227	-122	-122	-410	40	-200
<b>Investments <sup>(5)</sup></b>	<b>7,12,027</b>	<b>-199</b>	<b>1,26,945</b>	<b>34,439</b>	<b>1,33,339</b>	<b>37,536</b>
		(—)	(23.2)	(5.1)	(24.6)	(5.6)
Government securities	6,86,453	-111	1,27,827	31,695	1,34,199	35,209
	[6,74,260]			[19,502]		[23,016]
Other approved securities	25,574	-87	-882	2,744	-860	2,327
<b>Bank Credit</b>	<b>10,50,749</b>	<b>9,809</b>	<b>81,562</b>	<b>2,09,964</b>	<b>1,04,465</b>	<b>2,39,972</b>
		(0.9)	(11.2)	(25.0)	(14.8)	(29.6)
Food Credit	42,948	1,520	-13,011	6,987	-13,964	6,480
Non-food credit	10,07,801	8,289	94,573	2,02,977	1,18,429	2,33,492
	[9,75,118]			[1,70,295]		[2,00,810]
Loans, cash-credit and overdrafts	9,92,563	8,931	79,708	2,03,323	1,00,414	2,30,783
Inland bills- purchased	7,146	-257	1,028	177	1,372	533
discounted <sup>(6)</sup>	25,112	430	757	3,382	1,030	4,172
Foreign bills-purchased	10,688	280	-177	575	172	1,116
discounted	15,239	425	246	2,506	1,477	3,369
<b>Cash-Deposit Ratio</b>	<b>6.07</b>					
<b>Investment-Deposit Ratio</b>	<b>42.55</b>					
<b>Credit-Deposit Ratio</b>	<b>62.79</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.