

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

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year
	2005		Financial year so far			
	Feb. 25#	Month	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	35,551	-57	-3,468	-1,282	-829	-1,435
Borrowings from Banks <sup>(1)</sup>	25,059	-3,410	-6,106	10,032	-5,919	11,526
Other demand and time liabilities <sup>(2)</sup>	3,044	363	-3	417	97	793
<b>Liabilities to Others</b>						
Aggregate deposits@	16,93,862	23,586	1,99,799	1,89,446	2,02,217	2,13,210
		(1.4)	(15.6)	(12.6)	(15.8)	(14.4)
Demand	2,48,243	9,341	33,361	23,220	39,144	44,592
Time@	14,45,619	14,245	1,66,437	1,66,226	1,63,072	1,68,618
	[14,42,051]			[1,62,657]		[1,65,049]
Borrowings <sup>(3)</sup>	68,381	1,750	11,650	43,711	10,741	44,093
Other demand and time liabilities	1,70,131	4,629	12,233	22,047	14,032	28,092
<b>Borrowings from Reserve Bank</b>	—	—	<b>-79</b>	—	<b>-696</b>	—
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,04,106</b>	<b>-1,240</b>	<b>15,478</b>	<b>27,211</b>	<b>5,041</b>	<b>22,726</b>
Cash in hand	8,930	-1	811	1,032	1,550	551
Balances with Reserve Bank	95,176	-1,238	14,666	26,179	3,490	22,175
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	18,179	829	-801	1,217	324	1,792
Money at call and short notice	17,944	-4,000	-14,684	-114	-12,389	493
Advances to Banks	9,243	-115	2,979	-1,280	2,748	-882
Other assets	2,433	29	-105	-204	-27	-11
<b>Investments <sup>(5)</sup></b>	<b>7,32,388</b>	<b>19,211</b>	<b>1,30,589</b>	<b>54,800</b>	<b>1,36,280</b>	<b>54,254</b>
		(2.7)	(23.8)	(8.1)	(25.2)	(8.0)
Government securities	7,07,022	19,492	1,31,713	52,265	1,37,608	51,892
	[6,94,830]			[40,072]		[39,700]
Other approved securities	25,366	-281	-1,124	2,536	-1,328	2,361
<b>Bank Credit</b>	<b>10,63,599</b>	<b>16,818</b>	<b>90,972</b>	<b>2,22,814</b>	<b>1,05,298</b>	<b>2,43,412</b>
		(1.6)	(12.5)	(26.5)	(14.7)	(29.7)
Food Credit	41,135	-804	-13,842	5,174	-14,523	5,498
Non-food credit	10,22,464	17,621	1,04,815	2,17,640	1,19,821	2,37,913
	[9,89,782]			[1,84,958]		[2,05,231]
Loans, cash-credit and overdrafts	10,04,663	15,667	87,390	2,15,423	1,00,822	2,35,201
Inland bills- purchased	6,975	-311	1,583	5	1,740	-193
discounted <sup>(6)</sup>	25,425	192	748	3,695	600	4,493
Foreign bills-purchased	10,759	322	-84	646	152	1,093
discounted	15,778	947	1,336	3,045	1,985	2,818
<b>Cash-Deposit Ratio</b>	<b>6.15</b>					
<b>Investment-Deposit Ratio</b>	<b>43.24</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. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

2. Includes the impact of mergers since May 3, 2002.

3. Figures in [ ] exclude the impact of conversion of a non-banking entity into banking entity from October 11, 2004.