

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

(Rs. crore)

| Item   | Outstanding<br>as on |               | Variation over        |                 |                 | Year-on-year    |   |
|--|----------------------|---------------|-----------------------|-----------------|-----------------|-----------------|---|
|  | 2005                 |               | Financial year so far |                 |                 |                 |   |
|  | 1                    | 2             | 3                     | 4               | 5               |                 | 6 |
|  |                      |               | Fortnight             |                 |                 |                 |   |
|  | Mar. 4#              |               | 2003-2004             | 2004-2005       | 2004            | 2005            |   |
|  |                      |               |                       |                 |                 |                 |   |
| <b>Liabilities to the Banking System</b>           |                      |               |                       |                 |                 |                 |   |
| Demand and time deposits from Banks                | 36,355               | 1,009         | -3,067                | -478            | -60             | -1,032          |   |
| Borrowings from Banks <sup>(1)</sup>               | 24,015               | -3,092        | -5,073                | 8,989           | -6,422          | 9,451           |   |
| Other demand and time liabilities <sup>(2)</sup>   | 3,068                | -674          | 22                    | 441             | -247            | 792             |   |
| <b>Liabilities to Others</b>                       |                      |               |                       |                 |                 |                 |   |
| Aggregate deposits@                                | 16,99,443            | 16,429        | 2,05,893              | 1,95,027        | 2,07,211        | 2,12,697        |   |
|  |                      | (1.0)         | (16.1)                | (13.0)          | (16.2)          | (14.3)          |   |
| Demand   | 2,50,566             | 12,047        | 36,227                | 25,544          | 41,982          | 44,050          |   |
| Time@  | 14,48,877            | 4,382         | 1,69,666              | 1,69,483        | 1,65,229        | 1,68,647        |   |
|  | [14,45,308]          |               |                       | [1,65,914]      |                 | [1,65,078]      |   |
| Borrowings <sup>(3)</sup>                          | 65,181               | -500          | 11,820                | 40,511          | 12,102          | 40,723          |   |
| Other demand and time liabilities                  | 1,73,002             | 6,540         | 13,069                | 24,918          | 19,302          | 30,127          |   |
| <b>Borrowings from Reserve Bank</b>                | —                    | —             | <b>-40</b>            | —               | <b>-1,220</b>   | <b>-40</b>      |   |
| <b>Cash in hand and Balances with Reserve Bank</b> | <b>98,335</b>        | <b>461</b>    | <b>18,090</b>         | <b>21,440</b>   | <b>9,320</b>    | <b>14,342</b>   |   |
| Cash in hand                                       | 8,621                | 7             | -29                   | 723             | 1,056           | 1,083           |   |
| Balances with Reserve Bank                         | 89,713               | 453           | 18,120                | 20,716          | 8,263           | 13,259          |   |
| <b>Assets with the Banking System</b>              |                      |               |                       |                 |                 |                 |   |
| Balance with other Banks <sup>(4)</sup>            | 18,459               | 608           | -521                  | 1,497           | -205            | 1,792           |   |
| Money at call and short notice                     | 15,797               | -6,125        | -14,808               | -2,260          | -13,040         | -1,530          |   |
| Advances to Banks                                  | 9,079                | -129          | 2,831                 | -1,444          | 2,643           | -899            |   |
| Other assets                                       | 2,360                | -87           | -219                  | -277            | -120            | 30              |   |
| <b>Investments <sup>(5)</sup></b>                  | <b>7,39,135</b>      | <b>16,108</b> | <b>1,37,754</b>       | <b>61,548</b>   | <b>1,43,153</b> | <b>53,836</b>   |   |
|  |                      | (2.2)         | (25.2)                | (9.1)           | (26.4)          | (7.9)           |   |
| Government securities                              | 7,13,777             | 16,195        | 1,39,006              | 59,020          | 1,44,107        | 51,354          |   |
|  | [7,01,584]           |               |                       | [46,827]        |                 | [39,162]        |   |
| Other approved securities                          | 25,358               | -87           | -1,252                | 2,528           | -954            | 2,481           |   |
| <b>Bank Credit</b>                                 | <b>10,69,673</b>     | <b>13,464</b> | <b>93,644</b>         | <b>2,28,888</b> | <b>1,06,847</b> | <b>2,46,814</b> |   |
|  |                      | (1.3)         | (12.8)                | (27.2)          | (14.9)          | (30.0)          |   |
| Food Credit  | 41,440               | -42           | -13,621               | 5,479           | -13,858         | 5,582           |   |
| Non-food credit                                    | 10,28,233            | 13,505        | 1,07,265              | 2,23,409        | 1,20,705        | 2,41,232        |   |
|  | [9,95,551]           |               |                       | [1,90,727]      |                 | [2,08,549]      |   |
| Loans, cash-credit and overdrafts                  | 10,10,612            | 12,896        | 89,666                | 2,21,372        | 1,02,255        | 2,38,874        |   |
| Inland bills- purchased                            | 7,235                | 123           | 1,876                 | 266             | 1,857           | -226            |   |
| discounted <sup>(6)</sup>                          | 25,386               | -132          | 1,254                 | 3,656           | 1,179           | 3,948           |   |
| Foreign bills-purchased                            | 10,810               | 167           | -42                   | 697             | -17             | 1,102           |   |
| discounted   | 15,630               | 411           | 890                   | 2,897           | 1,573           | 3,116           |   |
| <b>Cash-Deposit Ratio</b>                          | <b>5.79</b>          |               |                       |                 |                 |                 |   |
| <b>Investment-Deposit Ratio</b>                    | <b>43.49</b>         |               |                       |                 |                 |                 |   |
| <b>Credit-Deposit Ratio</b>                        | <b>62.94</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.