

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2005		Financial year so far		Year-on-year	
	Mar. 25#	Month	2003-2004	2004-2005	2004	2005
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	35,999	448	-2,293	-2,185	-2,293	-2,185
Borrowings from Banks <sup>(1)</sup>	30,315	5,257	-4,293	15,718	-4,293	15,718
Other demand and time liabilities <sup>(2)</sup>	6,015	2,971	167	3,483	167	3,483
<b>Liabilities to Others</b>						
Aggregate deposits@	17,08,610	14,748	2,30,524	1,66,325	2,30,524	1,66,325
		(0.9)	(17.6)	(10.8)	(17.6)	(10.8)
Demand	2,54,876	6,634	58,106	8,933	58,106	8,933
Time@	14,53,734	8,114	1,72,417	1,57,392	1,72,417	1,57,392
	[14,50,165]			[1,53,823]		[1,53,823]
Borrowings <sup>(3)</sup>	67,668	-713	11,226	41,701	11,226	41,701
Other demand and time liabilities	1,88,391	18,260	20,018	38,147	20,018	38,147
<b>Borrowings from Reserve Bank</b>	<b>45</b>	<b>45</b>	<b>-1,258</b>	<b>45</b>	<b>-1,258</b>	<b>45</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,18,840</b>	<b>14,734</b>	<b>2,555</b>	<b>33,093</b>	<b>2,555</b>	<b>33,093</b>
Cash in hand	8,737	-193	343	845	343	845
Balances with Reserve Bank	1,10,103	14,927	2,213	32,247	2,213	32,247
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	17,684	-495	953	-542	953	-542
Money at call and short notice	25,837	7,893	-12,488	7,845	-12,488	7,845
Advances to Banks	9,384	140	3,561	-1,258	3,561	-1,258
Other assets	2,503	70	-286	-67	-286	-67
<b>Investments <sup>(5)</sup></b>	<b>7,22,115</b>	<b>-10,273</b>	<b>1,34,118</b>	<b>46,248</b>	<b>1,34,118</b>	<b>46,248</b>
		(-1.4)	(24.8)	(6.8)	(24.8)	(6.8)
Government securities	6,97,045	-9,977	1,35,221	44,125	1,35,221	44,125
	[6,84,852]			[31,932]		[31,932]
Other approved securities	25,070	-295	-1,103	2,123	-1,103	2,123
<b>Bank Credit</b>	<b>10,92,008</b>	<b>28,409</b>	<b>1,19,162</b>	<b>2,26,414</b>	<b>1,19,162</b>	<b>2,26,414</b>
		(2.7)	(16.0)	(26.2)	(16.0)	(26.2)
Food Credit	41,553	418	-12,884	5,039	-12,884	5,039
Non-food credit	10,50,455	27,991	1,32,046	2,21,375	1,32,046	2,21,375
	[10,17,773]			[1,88,692]		[1,88,692]
Loans, cash-credit and overdrafts	10,33,018	28,355	1,15,331	2,20,283	1,15,331	2,20,283
Inland bills- purchased	7,624	650	1,294	474	1,294	474
discounted <sup>(6)</sup>	24,722	-703	1,160	2,347	1,160	2,347
Foreign bills-purchased	10,588	-170	234	170	234	170
discounted	16,056	278	1,143	3,140	1,143	3,140
<b>Cash-Deposit Ratio</b>	<b>6.96</b>					
<b>Investment-Deposit Ratio</b>	<b>42.26</b>					
<b>Credit-Deposit Ratio</b>	<b>63.91</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.

4. Financial year variations for the current week are over the levels of the non-reporting Friday of the previous year (i.e., March 26, 2004).