

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2005		Financial year so far		Year-on-year	
	Apr. 1#	Fortnight	2004-2005	2005-2006	2004	2005
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	40,611	3,839	5,287	3,839	194	-1,510
Borrowings from Banks ⁽¹⁾	33,204	5,293	1,225	5,293	-2,548	16,953
Other demand and time liabilities ⁽²⁾	3,966	832	-149	832	-1,480	1,488
Liabilities to Others						
Aggregate deposits@	17,66,628	46,680	46,992	46,680	2,26,936	2,15,220
		(2.7)	(3.1)	(2.7)	(17.1)	(13.9)
Demand	2,81,974	18,157	21,428	18,157	58,492	35,524
Time@	14,84,654	28,523	25,564	28,523	1,68,444	1,79,696
	[14,81,085]					[1,76,127]
Borrowings ⁽³⁾	71,423	2,119	999	2,119	12,574	45,755
Other demand and time liabilities	1,81,055	6,729	9,621	6,729	24,845	23,350
Borrowings from Reserve Bank	95	45	—	45	-440	95
Cash in hand and Balances with Reserve Bank	1,02,069	5,541	9,920	5,541	17,119	15,254
Cash in hand	9,085	663	648	663	1,378	540
Balances with Reserve Bank	92,983	4,878	9,272	4,878	15,742	14,715
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	20,724	3,958	3,430	3,958	2,434	333
Money at call and short notice	22,874	2,519	1,549	2,519	-11,907	3,267
Advances to Banks	8,822	-896	46	-896	4,686	-1,748
Other assets	2,524	74	586	74	152	-699
Investments ⁽⁵⁾	7,51,208	8,145	10,632	8,145	1,20,087	62,988
		(1.1)	(1.6)	(1.1)	(21.1)	(9.2)
Government securities	7,26,111	8,320	10,833	8,320	1,21,919	60,520
	[7,13,918]					[48,327]
Other approved securities	25,097	-174	-201	-174	-1,832	2,469
Bank Credit	11,41,701	49,610	34,067	49,610	1,31,360	2,66,849
		(4.5)	(4.1)	(4.5)	(17.7)	(30.5)
Food Credit	40,016	-1,105	1,011	-1,105	-7,619	3,043
Non-food credit	11,01,685	50,715	33,055	50,715	1,38,979	2,63,806
	[10,69,003]					[2,31,124]
Loans, cash-credit and overdrafts	10,79,089	47,089	29,684	47,089	1,25,328	2,60,165
Inland bills- purchased	8,342	957	2,064	957	2,395	-691
discounted ⁽⁶⁾	26,051	632	1,028	632	2,897	3,293
Foreign bills-purchased	11,404	553	621	553	506	670
discounted	16,815	379	670	379	234	3,412
Cash-Deposit Ratio	5.78					
Investment-Deposit Ratio	42.52					
Credit-Deposit Ratio	64.63					

@ : 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, 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.