

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2005		Financial year so far		Year-on-year	
	Apr. 15#	Fortnight	2004-2005	2005-2006	2004	2005
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	40,063	-548	2,969	3,291	16	260
Borrowings from Banks <sup>(1)</sup>	31,558	-1,646	-528	3,647	-3,245	17,060
Other demand and time liabilities <sup>(2)</sup>	11,195	7,229	60	8,061	47	8,508
<b>Liabilities to Others</b>						
Aggregate deposits@	17,76,250	9,622	33,932	56,303	2,17,794	2,37,902
		(0.5)	(2.3)	(3.3)	(16.5)	(15.5)
Demand	2,71,782	-10,192	-3,558	7,965	42,833	50,318
Time@	15,04,468	19,815	37,490	48,338	1,74,961	1,87,584
	[15,00,900]					[1,84,015]
Borrowings <sup>(3)</sup>	71,896	473	2,199	2,592	12,059	45,027
Other demand and time liabilities	1,68,765	-12,289	4,666	-5,560	23,674	16,016
<b>Borrowings from Reserve Bank</b>	<b>45</b>	<b>-50</b>	<b>—</b>	<b>-5</b>	<b>-4</b>	<b>45</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,12,736</b>	<b>10,667</b>	<b>-2,492</b>	<b>16,208</b>	<b>-10,133</b>	<b>38,333</b>
Cash in hand	9,309	223	281	886	-114	1,129
Balances with Reserve Bank	1,03,427	10,444	-2,773	15,322	-10,018	37,204
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	21,058	335	1,341	4,292	510	2,756
Money at call and short notice	23,325	451	-680	2,969	-7,675	5,947
Advances to Banks	8,718	-104	-221	-1,000	4,073	-1,584
Other assets	2,497	-28	442	46	147	-583
<b>Investments <sup>(5)</sup></b>	<b>7,35,076</b>	<b>-16,132</b>	<b>40,869</b>	<b>-7,987</b>	<b>1,56,478</b>	<b>16,619</b>
		(-2.1)	(6.0)	(-1.1)	(27.8)	(2.3)
Government securities	7,12,941	-13,169	41,112	-4,850	1,58,372	17,071
	[7,00,749]					[4,879]
Other approved securities	22,135	-2,963	-243	-3,137	-1,894	-452
<b>Bank Credit</b>	<b>11,32,274</b>	<b>-9,427</b>	<b>20,086</b>	<b>40,184</b>	<b>1,30,887</b>	<b>2,71,404</b>
		(-0.8)	(2.4)	(3.7)	(17.9)	(31.5)
Food Credit	36,847	-3,169	2,365	-4,274	-6,263	-1,479
Non-food credit	10,95,428	-6,257	17,721	44,458	1,37,150	2,72,883
	[10,62,745]					[2,40,201]
Loans, cash-credit and overdrafts	10,69,738	-9,351	17,542	37,738	1,23,814	2,62,956
Inland bills- purchased	9,393	1,050	1,639	2,008	2,749	784
discounted <sup>(6)</sup>	25,137	-914	547	-282	1,032	2,860
Foreign bills-purchased	11,565	161	18	714	575	1,433
discounted	16,442	-373	340	6	2,717	3,369
<b>Cash-Deposit Ratio</b>	<b>6.35</b>					
<b>Investment-Deposit Ratio</b>	<b>41.38</b>					
<b>Credit-Deposit Ratio</b>	<b>63.75</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, 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.