

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2005		Financial year so far		Year-on-year	
	Apr. 29#	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	38,549	-1,514	2,592	1,777	-2,605	-876
Borrowings from Banks <sup>(1)</sup>	28,939	-2,619	-1,239	1,028	-2,435	15,152
Other demand and time liabilities <sup>(2)</sup>	11,143	-53	314	8,009	385	8,201
<b>Liabilities to Others</b>						
Aggregate deposits@	17,81,580	5,330	44,751	61,633	2,25,506	2,32,413
		(0.3)	(3.0)	(3.6)	(17.0)	(15.0)
Demand	2,61,778	-10,004	-3,308	-2,039	46,039	40,064
Time@	15,19,802	15,334	48,059	63,672	1,79,467	1,92,349
	[15,16,233]					[1,88,780]
Borrowings <sup>(3)</sup>	71,764	-132	2,457	2,460	11,559	44,637
Other demand and time liabilities	1,65,671	-3,094	4,324	-8,654	10,265	13,264
<b>Borrowings from Reserve Bank</b>	—	-45	—	-50	-11	—
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,13,932</b>	<b>1,196</b>	<b>15,371</b>	<b>17,404</b>	<b>2,599</b>	<b>21,666</b>
Cash in hand	9,521	212	985	1,099	711	638
Balances with Reserve Bank	1,04,411	984	14,387	16,306	1,888	21,027
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	19,930	-1,129	1,184	3,164	483	1,784
Money at call and short notice	19,834	-3,491	-1,011	-521	-9,145	2,787
Advances to Banks	8,500	-218	-438	-1,218	2,825	-1,585
Other assets	2,786	289	334	335	301	-185
<b>Investments <sup>(5)</sup></b>	<b>7,39,001</b>	<b>3,925</b>	<b>35,600</b>	<b>-4,062</b>	<b>1,40,597</b>	<b>25,813</b>
		(0.5)	(5.3)	(-0.5)	(24.6)	(3.6)
Government securities	7,16,889	3,948	35,791	-902	1,42,248	26,341
	[7,04,697]					[14,148]
Other approved securities	22,112	-23	-191	-3,160	-1,651	-527
<b>Bank Credit</b>	<b>11,27,433</b>	<b>-4,841</b>	<b>24,118</b>	<b>35,343</b>	<b>1,32,986</b>	<b>2,62,531</b>
		(-0.4)	(2.9)	(3.2)	(18.2)	(30.4)
Food Credit	41,765	4,918	7,036	644	-6,924	-1,233
Non-food credit	10,85,669	-9,759	17,081	34,699	1,39,910	2,63,764
	[10,52,986]					[2,31,081]
Loans, cash-credit and overdrafts	10,66,229	-3,510	22,000	34,228	1,24,424	2,54,988
Inland bills- purchased	8,613	-779	1,522	1,228	3,077	122
discounted <sup>(6)</sup>	25,022	-115	474	-397	2,173	2,818
Foreign bills-purchased	11,214	-351	-146	363	510	1,246
discounted	16,355	-86	267	-80	2,803	3,356
<b>Cash-Deposit Ratio</b>	<b>6.39</b>					
<b>Investment-Deposit Ratio</b>	<b>41.48</b>					
<b>Credit-Deposit Ratio</b>	<b>63.28</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.