

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2005		Financial year so far		Year-on-year	
	May 13#	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	38,044	-505	1,399	1,272	-3,233	-188
Borrowings from Banks <sup>(1)</sup>	31,842	2,903	-775	3,931	-4,996	17,591
Other demand and time liabilities <sup>(2)</sup>	12,168	1,025	759	9,034	770	8,782
<b>Liabilities to Others</b>						
Aggregate deposits@	17,77,964	-3,616	36,973	58,016	2,21,821	2,36,575
		(-0.2)	(2.5)	(3.4)	(16.8)	(15.3)
Demand	2,57,241	-4,538	-9,974	-6,576	44,186	42,192
Time@	15,20,723	921	46,946	64,593	1,77,635	1,94,383
	[15,17,155]					[1,90,814]
Borrowings <sup>(3)</sup>	71,872	109	3,704	2,568	-29,153	43,499
Other demand and time liabilities	1,57,316	-8,356	-3,448	-17,010	55,669	12,680
<b>Borrowings from Reserve Bank</b>	—	—	—	-50	-11	—
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,14,492</b>	<b>560</b>	<b>6,749</b>	<b>17,965</b>	<b>2,618</b>	<b>30,848</b>
Cash in hand	9,252	-269	651	829	347	702
Balances with Reserve Bank	1,05,241	830	6,098	17,135	2,271	30,146
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	19,291	-639	899	2,525	1,214	1,431
Money at call and short notice	22,542	2,708	601	2,187	-10,448	3,884
Advances to Banks	8,855	355	-1,472	-863	2,120	-196
Other assets	2,876	90	332	425	285	-93
<b>Investments <sup>(5)</sup></b>	<b>7,31,882</b>	<b>-7,120</b>	<b>37,350</b>	<b>-11,181</b>	<b>1,43,534</b>	<b>16,944</b>
		(-1.0)	(5.5)	(-1.5)	(25.1)	(2.4)
Government securities	7,06,986	-9,903	37,496	-10,805	1,45,219	14,733
	[6,94,793]					[2,540]
Other approved securities	24,896	2,783	-146	-376	-1,685	2,212
<b>Bank Credit</b>	<b>11,37,132</b>	<b>9,698</b>	<b>21,767</b>	<b>45,041</b>	<b>1,32,238</b>	<b>2,74,579</b>
		(0.9)	(2.6)	(4.1)	(18.1)	(31.8)
Food Credit	44,371	2,607	6,271	3,251	-7,045	2,139
Non-food credit	10,92,760	7,091	15,497	41,790	1,39,284	2,72,440
	[10,60,078]					[2,39,758]
Loans, cash-credit and overdrafts	10,77,773	11,544	20,816	45,772	1,24,241	2,67,717
Inland bills- purchased	7,990	-623	1,057	605	2,723	-36
discounted <sup>(6)</sup>	24,365	-658	207	-1,055	2,457	2,428
Foreign bills-purchased	10,589	-625	-628	-262	-115	1,103
discounted	16,416	60	316	-20	2,934	3,367
<b>Cash-Deposit Ratio</b>	<b>6.44</b>					
<b>Investment-Deposit Ratio</b>	<b>41.16</b>					
<b>Credit-Deposit Ratio</b>	<b>63.96</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.