

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year
	2005		Financial year so far			
	1 May 27# 2	Fortnight 3	2004-2005 4	2005-2006 5	2004 6	
Liabilities to the Banking System						
Demand and time deposits from Banks	37,175	-869	1,240	403	-2,273	-899
Borrowings from Banks ⁽¹⁾	27,396	-4,446	-273	-515	-2,807	12,642
Other demand and time liabilities ⁽²⁾	11,791	-377	421	8,657	-1,514	8,743
Liabilities to Others						
Aggregate deposits@	17,78,358	394	44,971	58,411	2,18,105	2,28,971
		(—)	(3.0)	(3.4)	(16.4)	(14.8)
Demand	2,52,926	-4,314	-12,491	-10,891	36,073	40,395
Time@	15,25,432	4,709	57,462	69,301	1,82,032	1,88,576
	[15,21,863]					[1,85,008]
Borrowings ⁽³⁾	70,321	-1,552	4,966	1,017	13,743	40,685
Other demand and time liabilities	1,53,241	-4,074	-6,581	-21,084	8,682	11,738
Borrowings from Reserve Bank	774	774	819	724	818	-45
Cash in hand and Balances with Reserve Bank	99,032	-15,460	5,475	2,504	-6,513	16,663
Cash in hand	9,429	178	1,136	1,007	-159	395
Balances with Reserve Bank	89,603	-15,638	4,338	1,497	-6,355	16,268
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	19,506	215	740	2,740	650	1,805
Money at call and short notice	20,494	-2,049	1,885	138	-9,389	551
Advances to Banks	8,937	83	-670	-781	2,921	-916
Other assets	2,968	92	246	517	375	85
Investments ⁽⁵⁾	7,50,144	18,263	44,736	7,081	1,46,235	27,820
		(2.5)	(6.6)	(1.0)	(25.4)	(3.9)
Government securities	7,25,333	18,347	44,952	7,542	1,47,761	25,624
	[7,13,141]					[13,432]
Other approved securities	24,811	-85	-215	-461	-1,526	2,196
Bank Credit	11,44,051	6,919	23,211	51,960	1,33,627	2,80,054
		(0.6)	(2.8)	(4.8)	(18.3)	(32.4)
Food Credit	45,727	1,355	7,551	4,606	-7,535	2,214
Non-food credit	10,98,324	5,564	15,661	47,354	1,41,162	2,77,840
	[10,65,642]					[2,45,157]
Loans, cash-credit and overdrafts	10,85,378	7,605	22,857	53,377	1,25,898	2,73,281
Inland bills- purchased	8,042	52	548	657	2,376	525
discounted ⁽⁶⁾	24,180	-184	190	-1,239	2,510	2,260
Foreign bills-purchased	10,415	-174	-666	-435	62	968
discounted	16,035	-380	283	-400	2,780	3,020
Cash-Deposit Ratio	5.57					
Investment-Deposit Ratio	42.18					
Credit-Deposit Ratio	64.33					

@ : 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.