

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2005		Financial year so far		Year-on-year	
	Jun. 10#	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	38,059	884	903	1,287	- 1,806	322
Borrowings from Banks <sup>(1)</sup>	29,883	2,487	96	1,972	- 3,864	14,761
Other demand and time liabilities <sup>(2)</sup>	11,728	-63	-156	8,594	5	9,257
Liabilities to Others						
Aggregate deposits@	17,85,956	7,598	43,786	66,008	2,18,209	2,37,754
		(0.4)	(2.9)	(3.8)	(16.4)	(15.4)
Demand	2,55,811	2,885	-17,277	- 8,006	36,413	48,065
Time@	15,30,145	4,713	61,063	74,014	1,81,795	1,89,688
	[15,26,576]					[1,86,120]
Borrowings <sup>(3)</sup>	71,007	686	5,327	1,702	13,977	41,010
Other demand and time liabilities	1,52,860	-382	-6,669	-21,466	11,174	11,445
Borrowings from Reserve Bank	750	-24	-	700	- 1	750
Cash in hand and Balances with Reserve Bank	1,09,936	10,903	9,517	13,408	6,152	23,524
Cash in hand	9,547	118	466	1,125	- 136	1,184
Balances with Reserve Bank	1,00,388	10,786	9,051	12,283	6,288	22,340
Assets with the Banking System						
Balance with other Banks <sup>(4)</sup>	19,379	-127	1,876	2,613	3,030	543
Money at call and short notice	24,612	4,118	498	4,257	-12,986	6,056
Advances to Banks	9,166	229	- 452	- 552	2,787	-905
Other assets	3,883	915	348	1,432	479	897
Investments <sup>(5)</sup>	7,36,918	13,226	40,064	6,144	1,40,274	19,267
		( 1.8)	(5.9)	( 0.8)	(24.3)	(2.7)
Government securities	7,12,157	-13,176	40,432	-5,634	1,41,877	16,967
	[6,99,964]					[4,774]
Other approved securities	24,761	-49	-369	- 510	-1,603	2,300
Bank Credit	11,50,189	6,139	27,218	58,099	1,39,461	2,82,187
		(0.5)	(3.2)	(5.3)	(19.1)	(32.5)
Food Credit	45,749	22	7,200	4,628	-7,404	2,587
Non-food credit	11,04,441	6,117	20,018	53,471	1,46,864	2,79,599
	[10,71,758]					[2,46,917]
Loans, cash-credit and overdrafts	10,92,142	6,764	27,709	60,141	1,32,142	2,75,193
Inland bills- purchased discounted <sup>(6)</sup>	7,587	-455	-91	202	2,059	709
	23,807	-373	-130	-1,612	2,380	2,207
Foreign bills-purchased discounted	10,595	180	-732	- 255	96	1,214
	16,058	23	462	-377	2,783	2,864
Cash-Deposit Ratio	6.16					

Investment-Deposit Ratio	41.26
Credit-Deposit Ratio	64.40

@: 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.