

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year
	2005		Financial year so far			
	Jun. 24#	Fortnight	2004-2005	2005-2006	2004	
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	37,847	-212	1,380	1,538	-1,692	-368
Borrowings from Banks ⁽¹⁾	29,847	-37	768	2,231	-2,159	14,052
Other demand and time liabilities ⁽²⁾	11,923	195	589	8,799	788	8,707
Liabilities to Others						
Aggregate deposits@	17,89,864	3,908	58,004	89,665	2,17,944	2,27,444
		(0.2)	(3.9)	(5.3)	(16.2)	(14.6)
Demand	2,60,112	4,301	-12,155	12,085	31,212	47,245
Time@	15,29,751	-393	70,159	77,581	1,86,732	1,80,199
	[15,26,183]					[1,76,630]
Borrowings ⁽³⁾	70,166	-841	5,409	643	14,915	40,087
Other demand and time liabilities	1,53,580	720	-4,470	-39,180	12,998	9,966
Borrowings from Reserve Bank	-	-750	-	50	1	-
Cash in hand and Balances with Reserve Bank	1,05,716	-4,219	10,392	9,139	1,314	18,429
Cash in hand	9,730	183	1,001	1,258	-1,109	831
Balances with Reserve Bank	95,986	-4,402	9,391	7,881	2,424	17,598
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	19,784	405	906	464	1,973	1,917
Money at call and short notice	26,055	1,443	1,083	6,195	-7,469	6,915
Advances to Banks	9,168	2	-532	-523	3,310	-822
Other assets	2,729	-1,154	125	304	181	-34
Investments ⁽⁵⁾	7,40,078	3,160	39,871	925	1,34,393	22,619
		(0.4)	(5.9)	(0.1)	(23.0)	(3.2)
Government securities	7,15,107	2,950	40,056	-3,875	1,35,863	20,293
	[7,02,914]					[8,101]
Other approved securities	24,972	210	-184	4,800	-1,470	2,326
Bank Credit	11,61,387	11,197	38,085	60,958	1,45,977	2,82,517
		(1.0)	(4.5)	(5.5)	(19.9)	(32.1)
Food Credit	44,804	-945	7,100	3,683	-7,004	1,743
Non-food credit	11,16,583	12,142	30,985	57,275	1,52,981	2,80,774
	[10,83,900]					[2,48,092]
Loans, cash-credit and overdrafts	11,03,349	11,207	39,022	63,137	1,39,251	2,75,087
Inland bills- purchased discounted ⁽⁶⁾	7,715	128	-81	161	1,909	827
	23,884	77	-383	1,349	2,373	2,537
Foreign bills-purchased discounted	10,311	-285	-789	517	158	987
	16,128	70	317	474	2,287	3,079
Cash-Deposit Ratio	5.91					

Investment-Deposit Ratio	41.35
Credit-Deposit Ratio	64.89

@ : 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.