

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2005 Jul. 8#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
1	2	3	2004-2005	2005-2006	2004	2005
			4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	38,392	545	1,345	2,083	-20	213
Borrowings from Banks ⁽¹⁾	32,258	2,412	-477	4,643	-3,911	17,709
Other demand and time liabilities ⁽²⁾	13,211	1,288	-460	10,087	-1,009	11,045
Liabilities to Others						
Aggregate deposits@	18,03,659	13,795	62,621	1,03,460	2,22,320	2,36,622
		(0.8)	(4.2)	(6.1)	(16.5)	(15.1)
Demand	2,61,414	1,302	-17,403	13,386	34,124	53,795
Time@	15,42,245	12,493	80,024	90,074	1,88,196	1,82,827
	[15,38,676]					[1,79,258]
Borrowings ⁽³⁾	71,425	1,260	5,031	1,902	14,539	41,724
Other demand and time liabilities	1,55,290	1,710	-2,757	-37,470	14,580	9,963
Borrowings from Reserve Bank	30	30	—	-20	-1	30
Cash in hand and Balances with Reserve Bank	1,05,776	60	1,611	9,199	6,030	27,270
Cash in hand	9,603	-127	494	1,131	-835	1,210
Balances with Reserve Bank	96,174	187	1,117	8,068	6,864	26,060
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	19,763	-21	726	442	992	2,076
Money at call and short notice	30,211	4,155	-875	10,350	-8,076	13,028
Advances to Banks	9,833	665	-284	142	2,623	-406
Other assets	2,564	-165	108	139	179	-182
Investments ⁽⁵⁾	7,38,182	-1,897	52,224	-972	1,20,624	8,370
		(-0.3)	(7.7)	(-0.1)	(19.8)	(1.1)
Government securities	7,13,431	-1,676	52,610	-5,551	1,22,508	6,063
	[7,01,238]					[-6,129]
Other approved securities	24,751	-221	-386	4,579	-1,884	2,307
Bank Credit	11,73,221	11,834	41,768	72,792	1,56,873	2,90,668
		(1.0)	(5.0)	(6.6)	(21.6)	(32.9)
Food Credit	44,817	13	7,496	3,696	-131	1,359
Non-food credit	11,28,404	11,821	34,272	69,096	1,57,003	2,89,308
	[10,95,722]					[2,56,626]
Loans, cash-credit and overdrafts	11,15,005	11,657	42,309	74,793	1,49,590	2,83,457
Inland bills- purchased	8,299	584	-431	745	1,514	1,761
discounted ⁽⁶⁾	23,545	-339	-18	-1,687	2,892	1,833
Foreign bills-purchased	10,157	-154	-627	-671	441	671
discounted	16,214	86	536	-388	2,436	2,946
Cash-Deposit Ratio	5.86					
Investment-Deposit Ratio	40.93					
Credit-Deposit Ratio	65.05					

@ : 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.