

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

Item 1	Outstanding		Financial year so far		(Rs. crore)	
	as on	Fortnight	2004-2005	2005-2006	Variation over	
	2005 Jul. 8#	3	4	5	2004	Year-on-year 2005
	2				6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	38,392	545	1,345	2,083	-20	213
Borrowings from Banks <sup>(1)</sup>	32,258	2,412	-477	4,643	-3,911	17,709
Other demand and time liabilities <sup>(2)</sup>	13,211	1,288	-460	10,087	-1,009	11,045
<b>Liabilities to Others</b>						
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 <sup>(3)</sup>	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
<b>Borrowings from Reserve Bank</b>	<b>30</b>	<b>30</b>	<b>—</b>	<b>-20</b>	<b>-1</b>	<b>30</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,05,776</b>	<b>60</b>	<b>1,611</b>	<b>9,199</b>	<b>6,030</b>	<b>27,270</b>
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
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	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
<b>Investments <sup>(5)</sup></b>	<b>7,38,182</b>	<b>-1,897</b>	<b>52,224</b>	<b>-972</b>	<b>1,20,624</b>	<b>8,370</b>
		(-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
<b>Bank Credit</b>	<b>11,73,221</b>	<b>11,834</b>	<b>41,768</b>	<b>72,792</b>	<b>1,56,873</b>	<b>2,90,668</b>
		(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 <sup>(6)</sup>	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
<b>Cash-Deposit Ratio</b>	<b>5.86</b>					
<b>Investment-Deposit Ratio</b>	<b>40.93</b>					
<b>Credit-Deposit Ratio</b>	<b>65.05</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.