

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

(Rs. crore)

Item	Outstanding	Variation over				
	as on 2005 Jul. 22#	Fortnight	Financial year so far		Year-on-year	
1	2	3	2004-2005	2005-2006	2004	2005
			4		5	6
						7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	38,192	-199	411	1,884	-898	948
Borrowings from Banks <sup>(1)</sup>	30,622	-1,637	-1,860	3,006	-5,954	17,455
Other demand and time liabilities <sup>(2)</sup>	11,429	-1,782	-478	8,305	-325	9,281
<b>Liabilities to Others</b>						
Aggregate deposits@	18,09,195	5,537	67,835	1,08,997	2,21,266	2,36,944
		(0.3)	(4.5)	(6.4)	(16.4)	(15.1)
Demand	2,61,597	183	-16,517	13,569	35,074	53,092
Time@	15,47,598	5,354	84,352	95,428	1,86,192	1,83,853
	[15,44,030]					[1,80,284]
Borrowings <sup>(3)</sup>	71,443	18	7,825	1,920	16,521	38,948
Other demand and time liabilities	1,58,470	3,180	-2,609	-34,290	20,144	12,995
<b>Borrowings from Reserve Bank</b>	<b>—</b>	<b>-30</b>	<b>—</b>	<b>-50</b>	<b>-1</b>	<b>—</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,10,953</b>	<b>5,177</b>	<b>7,580</b>	<b>14,376</b>	<b>2,310</b>	<b>26,479</b>
Cash in hand	10,116	513	863	1,644	-520	1,356
Balances with Reserve Bank	1,00,837	4,664	6,717	12,732	2,830	25,123
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	20,436	673	345	1,115	2,039	3,129
Money at call and short notice	24,211	-6,000	-2,045	4,350	-12,100	8,198
Advances to Banks	9,409	-424	-488	-282	2,281	-626
Other assets	2,331	-233	-103	-93	-19	-203
<b>Investments <sup>(5)</sup></b>	<b>7,41,826</b>	<b>3,645</b>	<b>52,703</b>	<b>2,673</b>	<b>1,23,230</b>	<b>11,536</b>
		(0.5)	(7.8)	(0.4)	(20.3)	(1.6)
Government securities	7,17,356	3,926	53,098	-1,625	1,25,130	9,501
	[7,05,164]					[-2,692]
Other approved securities	24,470	-281	-395	4,298	-1,900	2,035
<b>Bank Credit</b>	<b>11,79,910</b>	<b>6,689</b>	<b>42,840</b>	<b>79,481</b>	<b>1,56,972</b>	<b>2,96,284</b>
		(0.6)	(5.1)	(7.2)	(21.6)	(33.5)
Food Credit	39,657	-5,159	6,600	-1,463	-716	-2,904
Non-food credit	11,40,252	11,848	36,241	80,945	1,57,688	2,99,188
	[11,07,570]					[2,66,506]
Loans, cash-credit and overdrafts	11,21,174	6,168	44,045	80,962	1,50,554	2,87,889
Inland bills- purchased	8,795	496	-462	1,241	1,466	2,288
discounted <sup>(6)</sup>	23,444	-101	-820	-1,788	1,485	2,534
Foreign bills-purchased	10,190	33	-581	-638	723	657
discounted	16,307	93	658	-295	2,745	2,916
<b>Cash-Deposit Ratio</b>	<b>6.13</b>					
<b>Investment-Deposit Ratio</b>	<b>41.00</b>					
<b>Credit-Deposit Ratio</b>	<b>65.22</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.