

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

Item 1	Outstanding as on 2005					(Rs. crore) Variation over Year-on-year	
	Jul. 29#	Month	Financial year so far		2004	2005	
	2	3	2004-2005	2005-2006	6	7	
<b>Liabilities to the Banking System</b>							
Demand and time deposits from Banks	38,311	464	-229	2,002	-1,538	1,706	
Borrowings from Banks <sup>(1)</sup>	31,076	1,229	232	3,460	-3,862	15,817	
Other demand and time liabilities <sup>(2)</sup>	11,590	-333	-427	8,466	-274	9,391	
<b>Liabilities to Others</b>							
Aggregate deposits@	18,29,232	39,368 (2.2)	79,915 (5.3)	1,29,034 (7.6)	2,33,347 (17.3)	2,44,900 (15.5)	
Demand	2,81,760	21,648	-8,688	33,733	42,903	65,426	
Time@	15,47,472	17,720	88,603	95,301	1,90,443	1,79,475	
	[15,43,903]					[1,75,906]	
Borrowings <sup>(3)</sup>	73,257	3,092	6,977	3,734	15,673	41,610	
Other demand and time liabilities	1,65,297	11,717	-6,567	-27,463	16,185	23,780	
<b>Borrowings from Reserve Bank</b>	—	—	<b>180</b>	<b>-50</b>	<b>179</b>	<b>-180</b>	
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,23,434</b>	<b>17,717</b>	<b>9,583</b>	<b>26,857</b>	<b>4,314</b>	<b>36,956</b>	
Cash in hand	10,350	619	1,181	1,878	-202	1,271	
Balances with Reserve Bank	1,13,084	17,098	8,402	24,979	4,515	35,685	
<b>Assets with the Banking System</b>							
Balance with other Banks <sup>(4)</sup>	20,791	1,007	964	1,471	2,658	2,866	
Money at call and short notice	25,916	-140	-396	6,055	-10,451	8,254	
Advances to Banks	9,446	278	-241	-245	2,528	-836	
Other assets	2,571	-158	-146	146	-62	80	
<b>Investments <sup>(5)</sup></b>	<b>7,49,090</b>	<b>9,012</b>	<b>47,237</b>	<b>9,937</b>	<b>1,17,764</b>	<b>24,265</b>	
		(1.2)	(7.0)	(1.3)	(19.4)	(3.3)	
Government securities	7,24,349	9,243	47,646	5,368	1,19,678	21,945	
	[7,12,157]					[9,753]	
Other approved securities	24,741	-231	-409	4,569	-1,914	2,320	
<b>Bank Credit</b>	<b>11,84,460</b>	<b>23,073</b>	<b>48,959</b>	<b>84,031</b>	<b>1,63,091</b>	<b>2,94,715</b>	
		(2.0)	(5.8)	(7.6)	(22.4)	(33.1)	
Food Credit	39,555	-5,249	6,331	-1,565	-985	-2,737	
Non-food credit	11,44,904	28,322	42,628	85,596	1,64,076	2,97,452	
	[11,12,222]			[52,914]		[2,64,770]	
Loans, cash-credit and overdrafts	11,26,352	23,003	49,354	86,140	1,55,863	2,87,757	
Inland bills- purchased	8,814	1,099	-341	1,261	1,587	2,186	
discounted <sup>(6)</sup>	23,282	-602	-80	-1,951	2,225	1,631	
Foreign bills-purchased	9,922	-388	-650	-906	654	459	
discounted	16,090	-38	675	-513	2,762	2,682	
<b>Cash-Deposit Ratio</b>	<b>6.75</b>						
<b>Investment-Deposit Ratio</b>	<b>40.95</b>						
<b>Credit-Deposit Ratio</b>	<b>64.75</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. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

2. Includes the impact of mergers since May 3, 2002.

3. Figures in [ ] exclude the impact of conversion of a non-banking entity into banking entity from October 11, 2004.