3. Scheduled Commercial Banks - Business in India

Note	3. Schedule	eu Commerciai	Daliks - D	usiness iii ii	iiuia		(Do ororo)
May		Outotonding					(Rs. crore)
Aug. 5							
Tabilities to the Banking System Demand and time deposits from Banks 38,995 803 230 2,687 -1,611 1,932 26,259 -4,363 -1,070 -1,357 -3,990 12,302 -1,070 -1,357 -3,990 12,302 -1,070 -1,357 -3,990 12,302 -1,070 -1,357 -3,990 12,302 -1,070 -1,357 -3,990 12,302 -1,070 -1,357 -3,990 12,302 -1,070 -1,357 -3,990 12,302 -1,070 -1,357 -3,990 12,302 -1,070 -1,357 -3,990 12,302 -1,070 -1,357 -3,990 12,302 -1,070 -1,357 -3,990 12,302 -1,070 -1,357 -3,990 12,302 -1,000 -1,357			Fortnight			_	
Demand and time deposits from Banks 26,259 4,363 -1,070 -1,357 -3,990 12,302 -3,000 -1,000 -1,300		Aug. 5 #			2005-2006	2004	2005
Demand and time deposits from Banks Borrowings from Banks (1) 26,262 26,259 24,363 21,070 21,357 3,990 12,302	1	2	3	4	5	6	7
Borrowings from Banks 0	Liabilities to the Banking System						
Other demand and time liabilities CO thers 11,605 176 -21 8,481 11 9,000 Liabilities to Others 18,38,419 29,223 81,034 1,38,220 2,27,718 2,52,969 Aggregate deposits@ 18,38,419 29,223 81,034 1,38,220 2,27,718 2,52,969 Demand 2,82,595 20,998 -7,636 34,568 45,616 (6.0) Time@ 15,55,823 8,225 88,670 1,03,652 1,81,957 1,87,760 Charling Borrowings (3) 74,674 3,231 6,034 5,151 14,106 43,970 Other demand and time liabilities 1,64,251 5,781 3,965 -28,508 22,760 12,202 Borrowings from Reserve Bank 1,04,055 -6,89 5,752 7,478 10,733 21,409 Cash in hand and Balances with Reserve 1,04,055 -6,89 5,752 7,478 10,733 21,409 Assets with the Banking System 2,1591 1,155 634 2,271 1,864 3,996<	Demand and time deposits from Banks	38,995	803	230	2,687	-1,611	1,932
Other demand and time liabilities CO thers 11,605 176 -21 8,481 11 9,000 Liabilities to Others 18,38,419 29,223 81,034 1,38,220 2,27,718 2,52,969 Aggregate deposits@ 18,38,419 29,223 81,034 1,38,220 2,27,718 2,52,969 Demand 2,82,595 20,998 -7,636 34,568 45,616 (6.0) Time@ 15,55,823 8,225 88,670 1,03,652 1,81,957 1,87,760 Charling Borrowings (3) 74,674 3,231 6,034 5,151 14,106 43,970 Other demand and time liabilities 1,64,251 5,781 3,965 -28,508 22,760 12,202 Borrowings from Reserve Bank 1,04,055 -6,89 5,752 7,478 10,733 21,409 Cash in hand and Balances with Reserve 1,04,055 -6,89 5,752 7,478 10,733 21,409 Assets with the Banking System 2,1591 1,155 634 2,271 1,864 3,996<		26,259	-4,363	-1,070	-1,357	-3,990	12,302
Name							
Aggregate deposits@ 18,38,419 29,223 81,034 1,38,220 2,27,18 2,52,696 Demand 2,82,595 20,998 -7,636 34,568 45,761 55,209 Time@ 15,55,823 8,825 88,670 1,03,652 1,81,957 1,87,760 Borrowings ⁽³⁾ 74,674 3,231 6,034 5,151 14,106 43,970 Other demand and time liabilities 1,64,251 5,781 3,965 -28,508 22,760 12,202 Borrowings from Reserve Bank 1,04,055 -6,898 5,752 7,478 10,733 21,409 Balances with nand and Balances with Reserve 1,04,055 -6,898 5,752 7,478 10,733 21,409 Balance with the Banking System -6,891 1,155 634 2,271 1,663 19,794 Advances to Banks 21,591 1,155 634 2,271 1,864 3,996 Money at call and short notice 19,383 -4,827 -105 -477 -9,466 1,518		,			-, -		-,
Demand 2,82,595 20,998 7-6.36 34,568 45,761 65,209 7,636 34,568 45,761 65,209 7,636 34,568 45,761 65,209 7,636 34,568 45,761 65,209 7,636 34,568 45,761 65,209 7,6376 7,		18 38 419	29 223	81 034	1 38 220	2 27 718	2 52 969
Demand 2,82,595 20,998 -7,636 34,568 45,761 65,209 1,105,58,223 82,255 88,670 1,03,652 1,81,957 1,87,760 1,84,191 1,84,181	riggrogato doposito	10,00,110					
Time@ 15,55,823 [15,52,254] [15,52,254] 88,670 [1,36,525] [1,84,191] 1,84,191] [1,84,191] Borrowings ⁽³⁾ Other demand and time liabilities 74,674 [3,231] [3,331] [3,035] [3,515] [14,106] [43,970] 14,106 [43,970] [1,84,191] Other demand and time liabilities 1,64,251 [5,781] [3,965] [2,580] [2,276] [2,202] 22,760 [12,202] Borrowings from Reserve Bank ————————————————————————————————————	Domand	2 92 505				` ,	
Borrowings 3,231 6,034 5,151 14,106 43,970	rime@		8,225	88,670	1,03,652	1,81,957	
Other demand and time liabilities 1,64,251 5,781 3,965 -28,508 22,760 12,202 Borrowings from Reserve Bank	- (3)						
Cash in hand and Balances with Reserve 1,04,055 -6,898 5,752 7,478 10,733 21,409 Bank Cash in hand 9,735 -381 223 1,263 51 1,615 Balances with Reserve Bank 94,320 -6,517 5,529 6,215 10,683 19,794 1,794 1,816 1,815 1,81							
Cash in hand and Balances with Reserve Bank		1,64,251	5,781				
Cash in hand	Borrowings from Reserve Bank	_	_	50	–50	-141	–50
Cash in hand Balances with Reserve Bank 9,735 -381 223 1,263 51 1,615 Balances with Reserve Bank 94,320 -6,517 5,529 6,215 10,683 19,794 Assets with the Banking System Balance with other Banks ⁽⁴⁾ 21,591 1,155 634 2,271 1,864 3,996 Money at call and short notice 19,383 -4,827 -105 -477 -9,466 1,431 Advances to Banks 8,982 -427 -23 -710 3,650 -1,518 Other assets 7,67,096 25,269 55,152 27,942 1,13,897 34,356 Investments (5) 7,67,096 25,269 55,152 27,942 1,13,897 34,356 Government securities 7,42,544 25,188 55,845 23,563 1,15,973 31,942 Enverties 7,42,544 25,188 55,845 23,563 1,15,973 31,942 Bank Credit 11,85,456 5,546 55,897 85,028 1,66,917 2,88,774 <tr< th=""><th>Cash in hand and Balances with Reserve</th><th>1,04,055</th><th>-6,898</th><th>5,752</th><th>7,478</th><th>10,733</th><th>21,409</th></tr<>	Cash in hand and Balances with Reserve	1,04,055	-6,898	5,752	7,478	10,733	21,409
Assets with the Banking System 21,591 5,529 6,215 10,683 19,794 Assets with the Banking System 21,591 1,155 634 2,271 1,864 3,996 Money at call and short notice 19,383 -4,827 -105 -477 -9,466 1,431 Advances to Banks 8,982 -427 -23 -710 3,650 -1,518 Other assets 3,035 704 -214 611 -565 612 Investments (6) 7,67,096 25,269 55,152 27,942 1,13,897 34,356 Government securities 7,42,544 25,188 55,845 23,563 1,15,973 31,942 [7,30,352] (3,4) (8,1) (3,8) (18,4) (4,7) Bank Credit 11,85,456 5,546 55,897 85,028 1,66,917 2,88,774 Food Credit 40,240 583 6,481 -880 -809 -2,202 Non-food credit 11,45,216 4,964 49,416 85	Bank						
Assets with the Banking System 21,591 5,529 6,215 10,683 19,794 Assets with the Banking System 21,591 1,155 634 2,271 1,864 3,996 Money at call and short notice 19,383 -4,827 -105 -477 -9,466 1,431 Advances to Banks 8,982 -427 -23 -710 3,650 -1,518 Other assets 3,035 704 -214 611 -565 612 Investments (6) 7,67,096 25,269 55,152 27,942 1,13,897 34,356 Government securities 7,42,544 25,188 55,845 23,563 1,15,973 31,942 [7,30,352] (3,4) (8,1) (3,8) (18,4) (4,7) Bank Credit 11,85,456 5,546 55,897 85,028 1,66,917 2,88,774 Food Credit 40,240 583 6,481 -880 -809 -2,202 Non-food credit 11,45,216 4,964 49,416 85	Cash in hand	9.735	-381	223	1.263	51	1.615
Assets with the Banking System Balance with other Banks (4) 21,591 1,155 634 2,271 1,864 3,996 Money at call and short notice 19,383 -4,827 -105 -477 -9,466 1,431 Advances to Banks 8,982 -427 -23 -710 3,650 -1,518 Other assets 3,035 704 -214 611 -565 612 Investments (5) 7,67,096 25,269 55,152 27,942 1,13,897 34,356 Government securities 7,42,544 25,188 55,845 23,563 1,15,973 31,942 [7,30,352] (7,30,352] (8,1) (3.8) (18,1) (15,974) 2,914 Bank Credit 11,85,456 5,546 55,845 23,563 1,15,973 31,942 Food Credit 40,240 583 6,481 -80 -80,97 2,88,774 Loans, cash-credit and overdrafts 11,45,216 4,964 49,416 85,908 1,67,726 2,90,976		,					
Balance with other Banks (4)							
Balance with other Banks (4)	Assets with the Banking System						
Money at call and short notice 19,383 -4,827 -105 -477 -9,466 1,431 Advances to Banks 8,982 -427 -23 -710 3,650 -1,518 Other assets 3,035 704 -214 611 -565 612 Investments (5) 7,67,096 25,269 55,152 27,942 1,13,897 34,356 Government securities 7,42,544 25,188 55,845 23,563 1,15,973 31,942 [7,30,352] (3,4) (8,1) (3,8) (18,4) (4,7) Other approved securities 7,42,544 25,188 55,845 23,563 1,15,973 31,942 [19,749] Other approved securities 24,551 82 -692 4,379 -2,077 2,414 Bank Credit 11,85,456 5,546 55,897 85,028 1,66,917 2,88,774 Food Credit 40,240 583 6,481 -80 -809 -2,202 Non-food credit 11,45,216 4,964	Balance with other Banks ⁽⁴⁾	21 591	1 155	634	2 271	1 864	3 996
Advances to Banks Other assets 3,035 704 -217 611 611 -565 612							
Other assets Investments (5) 3,035 704 -214 611 -565 612 Investments (5) 7,67,096 25,269 55,152 27,942 1,13,897 34,356 Government securities 7,42,544 25,188 55,845 23,563 1,15,973 31,942 Investment securities 7,42,544 25,188 55,846 55,845 23,563 1,66,917 2,88774 Investment securities 11,85,456 5,546 55,897 85,028 1,66,917 <t< td=""><td>· · · · · · · · · · · · · · · · · · ·</td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	· · · · · · · · · · · · · · · · · · ·						
Total Process Total Proces							
Government securities							
Government securities 7,42,544 [7,30,352] [7,30,352] 25,845 [19,749] Other approved securities 24,551 82 -692 4,379 -2,077 2,414 Bank Credit 11,85,456 5,546 55,897 85,028 1,66,917 2,88,774 Food Credit (0.5) (6.6) (7.7) (22.9) (32.2) Non-food credit (11,45,216) 4,964 49,416 85,908 1,67,726 2,90,976 [11,12,534] [11,12,534] [2,58,294] Loans, cash-credit and overdrafts (11,27,605) 6,431 56,491 87,393 1,59,520 2,81,874 Inland bills- purchased (3) 8,682 -113 -104 1,128 2,011 1,816 discounted (6) 23,212 -232 -378 -2,021 2,094 1,861 Foreign bills-purchased (10,017) 15,941 -367 496 -662 2,660 2,712 Cash-Deposit Ratio (10,017) 5,66 41.73 496 -662 2,660 2,712	investments	7,07,096			-		
Other approved securities [7,30,352] 82 -692 4,379 -2,077 2,414 Bank Credit 11,85,456 5,546 55,897 85,028 1,66,917 2,88,774 Food Credit 40,240 583 6,481 -880 -809 -2,202 Non-food credit 11,45,216 4,964 49,416 85,908 1,67,726 2,90,976 [11,12,534] [2,58,294] [2,58,294] [2,58,294] [2,58,294] [2,58,294] Loans, cash-credit and overdrafts 11,27,605 6,431 56,491 87,393 1,59,520 2,81,874 Inland bills- purchased 8,682 -113 -104 1,128 2,011 1,816 discounted ⁽⁶⁾ 23,212 -232 -378 -2,021 2,094 1,861 Foreign bills-purchased 10,017 -173 -608 -811 632 511 discounted 15,941 -367 496 -662 2,660 2,712 Cash-Deposit Ratio 41.73 41.73						` ,	, ,
Other approved securities 24,551 82 -692 4,379 -2,077 2,414 Bank Credit 11,85,456 5,546 55,897 85,028 1,66,917 2,88,774 Food Credit 40,240 583 6,481 -880 -809 -2,202 Non-food credit 11,45,216 4,964 49,416 85,908 1,67,726 2,90,976 [11,12,534] [2,58,294] [2,58,294] [2,58,294] [2,58,294] [2,58,294] Loans, cash-credit and overdrafts 11,27,605 6,431 56,491 87,393 1,59,520 2,81,874 Inland bills- purchased 8,682 -113 -104 1,128 2,011 1,816 discounted (6) 23,212 -232 -378 -2,021 2,094 1,861 Foreign bills-purchased 10,017 -173 -608 -811 632 511 discounted 15,941 -367 496 -662 2,660 2,712 Cash-Deposit Ratio 41.73 41.73	Government securities		25,188	55,845	23,563	1,15,973	
Bank Credit 11,85,456 5,546 55,897 85,028 1,66,917 2,88,774 Food Credit 40,240 583 6,481 -880 -809 -2,202 Non-food credit 11,45,216 4,964 49,416 85,908 1,67,726 2,90,976 Loans, cash-credit and overdrafts 11,27,605 6,431 56,491 87,393 1,59,520 2,81,874 Inland bills- purchased discounted (6) 23,212 -232 -378 -2,021 2,094 1,861 Foreign bills-purchased discounted 10,017 -173 -608 -811 632 511 discounted 15,941 -367 496 -662 2,660 2,712 Cash-Deposit Ratio Investment-Deposit Ratio 41.73 41.73 -608 -811 -622 -662 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
Food Credit 40,240 583 6,481 -880 -809 -2,202 Non-food credit 11,45,216 4,964 49,416 85,908 1,67,726 2,90,976 [11,12,534]	Other approved securities	24,551	82	-692	4,379	-2,077	2,414
Food Credit 40,240 583 6,481 -880 -809 -2,202 Non-food credit 11,45,216 4,964 49,416 85,908 1,67,726 2,90,976 [11,12,534] [2,58,294] Loans, cash-credit and overdrafts 11,27,605 6,431 56,491 87,393 1,59,520 2,81,874 Inland bills- purchased 8,682 -113 -104 1,128 2,011 1,816 discounted (6) 23,212 -232 -378 -2,021 2,094 1,861 Foreign bills-purchased 10,017 -173 -608 -811 632 511 discounted 15,941 -367 496 -662 2,660 2,712 Cash-Deposit Ratio 5.66 Investment-Deposit Ratio 41.73	Bank Credit	11,85,456	5,546	55,897	85,028	1,66,917	2,88,774
Food Credit 40,240 583 6,481 -880 -809 -2,202 Non-food credit 11,45,216 4,964 49,416 85,908 1,67,726 2,90,976 [11,12,534] [2,58,294] Loans, cash-credit and overdrafts 11,27,605 6,431 56,491 87,393 1,59,520 2,81,874 Inland bills- purchased 8,682 -113 -104 1,128 2,011 1,816 discounted (6) 23,212 -232 -378 -2,021 2,094 1,861 Foreign bills-purchased 10,017 -173 -608 -811 632 511 discounted 15,941 -367 496 -662 2,660 2,712 Cash-Deposit Ratio 5.66 Investment-Deposit Ratio 41.73			•	•	-		
Non-food credit 11,45,216 4,964 49,416 85,908 1,67,726 2,90,976 [11,12,534] Loans, cash-credit and overdrafts 11,27,605 6,431 56,491 87,393 1,59,520 2,81,874 Inland bills- purchased 8,682 -113 -104 1,128 2,011 1,816 discounted 23,212 -232 -378 -2,021 2,094 1,861 Foreign bills-purchased 10,017 -173 -608 -811 632 511 discounted 15,941 -367 496 -662 2,660 2,712 Cash-Deposit Ratio 5.66 Investment-Deposit Ratio 41.73	Food Credit	40.240				` ,	
[11,12,534] Loans, cash-credit and overdrafts Inland bills- purchased discounted ⁽⁶⁾ Foreign bills-purchased 10,017 discounted 15,941 15,941 1632 17,958,294] 17,59,520 18,744 18,642 113 18,682 113 18,682 113 18,682 113 18,682 113 18,682 18,784 18,682 18,784 18,682 18,682 18,784 18,682 18,784 18,682 18,784 18,682 18,784 18,682 18,784 18,682 18,784 18,682 18,784 18,682 18,784 18,682 18,784 18,682 18,784 18,682 18,784 18,682 18,784 18,682 18,784 18,682 18,784 18,682 18,784 18							
Loans, cash-credit and overdrafts 11,27,605 6,431 56,491 87,393 1,59,520 2,81,874 Inland bills- purchased 8,682 -113 -104 1,128 2,011 1,816 discounted ⁽⁶⁾ 23,212 -232 -378 -2,021 2,094 1,861 Foreign bills-purchased 10,017 -173 -608 -811 632 511 discounted 15,941 -367 496 -662 2,660 2,712 Cash-Deposit Ratio 5.66 Investment-Deposit Ratio 41.73			.,00.	.0,	33,000	.,, = =	
Inland bills- purchased 8,682 -113 -104 1,128 2,011 1,816	Loans cash-credit and overdrafts		6 /31	56 /01	87 303	1 50 520	
discounted ⁽⁶⁾ 23,212 -232 -378 -2,021 2,094 1,861 Foreign bills-purchased discounted 10,017 -173 -608 -811 632 511 discounted 15,941 -367 496 -662 2,660 2,712 Cash-Deposit Ratio Investment-Deposit Ratio 41.73							
Foreign bills-purchased 10,017 -173 -608 -811 632 511 discounted 15,941 -367 496 -662 2,660 2,712 Cash-Deposit Ratio 5.66 Investment-Deposit Ratio 41.73	diagoustod ⁽⁶⁾						
discounted 15,941 -367 496 -662 2,660 2,712 Cash-Deposit Ratio 5.66 Investment-Deposit Ratio 41.73							
Cash-Deposit Ratio 5.66 Investment-Deposit Ratio 41.73	· · · · · · · · · · · · · · · · · · ·						
Investment-Deposit Ratio 41.73			-367	496	-662	2,660	2,712
·							
Credit-DepositRatio 64.48							
	Credit-DepositRatio	64.48					

^{@:} Includes Rs.25,662 crore on account of proceeds from India Millennium Deposits (IMDs), since November 17, 2000. Data also reflect redemption of Resurgent

Figures in brackets denote percentage variation in the relevant period.

Notes: 1. Includes the impact of mergers since May 3, 2002.

⁽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 India Bonds (RIBs) of Rs.22,693 crore, since October 1, 2003. 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.

^{2.} Figures in [] exclude the impact of conversion of a non-banking entity into banking entity from October 11, 2004.