

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

Item 1	Outstanding as on 2005 Aug. 5 # 2	Fortnight 3	Financial year so far		(Rs. crore) Variation over Year-on-year	
			2004-2005 4	2005-2006 5	2004 6	2005 7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	38,995	803	230	2,687	-1,611	1,932
Borrowings from Banks <sup>(1)</sup>	26,259	-4,363	-1,070	-1,357	-3,990	12,302
Other demand and time liabilities <sup>(2)</sup>	11,605	176	-21	8,481	11	9,000
<b>Liabilities to Others</b>						
Aggregate deposits@	18,38,419	29,223 (1.6)	81,034 (5.4)	1,38,220 (8.1)	2,27,718 (16.8)	2,52,969 (16.0)
Demand	2,82,595	20,998	-7,636	34,568	45,761	65,209
Time@	15,55,823 [15,52,254]	8,225	88,670	1,03,652	1,81,957	1,87,760 [1,84,191]
Borrowings <sup>(3)</sup>	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
<b>Borrowings from Reserve Bank</b>	—	—	<b>50</b>	<b>-50</b>	<b>-141</b>	<b>-50</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,04,055</b>	<b>-6,898</b>	<b>5,752</b>	<b>7,478</b>	<b>10,733</b>	<b>21,409</b>
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
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	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
<b>Investments <sup>(5)</sup></b>	<b>7,67,096</b>	<b>25,269</b>	<b>55,152</b>	<b>27,942</b>	<b>1,13,897</b>	<b>34,356</b>
Government securities	7,42,544 [7,30,352]	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
<b>Bank Credit</b>	<b>11,85,456</b>	<b>5,546</b>	<b>55,897</b>	<b>85,028</b>	<b>1,66,917</b>	<b>2,88,774</b>
Food Credit	40,240	583 (0.5)	6,481 (6.6)	-880 (7.7)	-809 (22.9)	-2,202 (32.2)
Non-food credit	11,45,216 [11,12,534]	4,964	49,416	85,908	1,67,726	2,90,976 [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 discounted <sup>(6)</sup>	8,682 23,212	-113 -232	-104 -378	1,128 -2,021	2,011 2,094	1,816 1,861
Foreign bills-purchased discounted	10,017 15,941	-173 -367	-608 496	-811 -662	632 2,660	511 2,712
<b>Cash-Deposit Ratio</b>	<b>5.66</b>					
<b>Investment-Deposit Ratio</b>	<b>41.73</b>					
<b>Credit-Deposit Ratio</b>	<b>64.48</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

(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.

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.