

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			Year-on-year
	2005		Financial year so far			
	Aug. 19#	Fortnight	2004-2005	2005-2006	2004	
1	2	3	4	5	6	2005
						7
Liabilities to the Banking System						
Demand and time deposits from Banks	37,904	-1,092	-105	1,596	-1,141	1,175
Borrowings from Banks ⁽¹⁾	29,531	3,272	-1,609	1,915	-4,093	16,114
Other demand and time liabilities ⁽²⁾	11,546	-59	808	8,422	976	8,111
Liabilities to Others						
Aggregate deposits@	18,38,059	-359	89,592	1,37,861	2,31,139	2,44,051
		(—)	(6.0)	(8.1)	(17.0)	(15.3)
Demand	2,74,128	-8,468	1,820	26,100	53,551	47,286
Time@	15,63,932	8,108	87,773	1,11,761	1,77,588	1,96,765
	[15,60,363]					[1,93,197]
Borrowings ⁽³⁾	74,188	-486	4,837	4,665	12,411	44,681
Other demand and time liabilities	1,61,855	-2,396	2,444	-30,905	21,034	11,327
Borrowings from Reserve Bank	473	473	3	423	1	471
Cash in hand and Balances with Reserve Bank	1,17,849	13,794	13,726	21,272	12,310	27,228
Cash in hand	9,828	93	264	1,357	-484	1,666
Balances with Reserve Bank	1,08,020	13,701	13,462	19,915	12,794	25,561
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	21,201	-390	249	1,880	1,227	3,990
Money at call and short notice	22,751	3,368	484	2,891	-10,711	4,210
Advances to Banks	9,552	570	-75	-140	2,716	-897
Other assets	3,429	393	42	1,004	220	749
Investments ⁽⁵⁾	7,54,600	-12,496	42,414	15,446	1,01,277	34,598
		(-1.6)	(6.3)	(2.1)	(16.4)	(4.8)
Government securities	7,29,604	-12,940	43,021	10,622	1,03,156	31,826
	[7,17,411]					[19,633]
Other approved securities	24,996	444	-607	4,824	-1,879	2,772
Bank Credit	12,00,948	15,492	62,855	1,00,520	1,76,982	2,97,308
		(1.3)	(7.5)	(9.1)	(24.4)	(32.9)
Food Credit	40,327	87	3,965	-793	-1,356	401
Non-food credit	11,60,621	15,405	58,890	1,01,313	1,78,339	2,96,907
	[11,27,939]					[2,64,224]
Loans, cash-credit and overdrafts	11,38,487	10,882	64,003	98,275	1,69,732	2,85,244
Inland bills- purchased	10,083	1,402	-764	2,530	1,347	3,878
discounted ⁽⁶⁾	26,258	3,046	-400	1,025	2,273	4,928
Foreign bills-purchased	9,848	-169	-775	-980	675	510
discounted	16,272	332	792	-330	2,955	2,748
Cash-Deposit Ratio	6.41					
Investment-Deposit Ratio	41.05					
Credit-Deposit Ratio	65.34					

@ : 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.