

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2005 Month Aug. 26#	2005 Month 3	Financial year so far		Year-on-year	
			2004-2005 4	2005-2006 5	2004 6	2005 7
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	38,263	-48	87	1,954	-1,732	1,342
Borrowings from Banks ⁽¹⁾	31,667	591	-1,260	4,051	-5,584	17,900
Other demand and time liabilities ⁽²⁾	11,679	89	1,568	8,555	1,958	7,484
Liabilities to Others						
Aggregate deposits@	18,41,252	12,020	85,463	1,41,053	2,19,086	2,51,372
		(0.7)	(5.7)	(8.3)	(16.0)	(15.8)
Demand	2,78,674	-3,086	-4,550	30,647	43,034	58,202
Time@	15,62,577	15,106	90,013	1,10,407	1,76,053	1,93,170
	[15,59,009]					[1,89,602]
Borrowings ⁽³⁾	74,595	1,338	6,594	5,072	13,717	43,331
Other demand and time liabilities	1,58,173	-7,123	-2,713	-34,586	15,344	12,802
Borrowings from Reserve Bank	—	—	—	-50	-1	—
Cash in hand and Balances with Reserve Bank	1,14,083	-9,350	8,493	17,506	9,684	28,696
Cash in hand	10,015	-335	451	1,543	-435	1,666
Balances with Reserve Bank	1,04,068	-9,016	8,041	15,963	10,119	27,030
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	20,516	-275	538	1,195	1,636	3,017
Money at call and short notice	24,916	-1,000	-721	5,056	-12,678	7,580
Advances to Banks	9,603	157	-391	-88	2,273	-528
Other assets	3,182	611	-78	757	-21	622
Investments ⁽⁵⁾	7,62,856	13,766	48,090	23,703	98,582	37,178
		(1.8)	(7.1)	(3.2)	(15.7)	(5.1)
Government securities	7,38,064	13,715	48,708	19,083	1,00,381	34,599
	[7,25,872]					[22,406]
Other approved securities	24,792	51	-618	4,620	-1,799	2,579
Bank Credit	12,01,498	17,038	67,437	1,01,070	1,76,422	2,93,275
		(1.4)	(8.0)	(9.2)	(24.1)	(32.3)
Food Credit	40,113	558	3,904	-1,008	-1,420	248
Non-food credit	11,61,385	16,481	63,534	1,02,077	1,77,841	2,93,027
	[11,28,702]					[2,60,345]
Loans, cash-credit and overdrafts	11,42,825	16,474	67,730	1,02,613	1,68,740	2,85,856
Inland bills- purchased	9,188	374	-446	1,634	1,637	2,665
discounted ⁽⁶⁾	23,112	-170	-233	-2,120	2,601	1,615
Foreign bills-purchased	9,817	-106	-538	-1,011	775	241
discounted	16,556	466	925	-46	2,667	2,898
Cash-Deposit Ratio	6.20					
Investment-Deposit Ratio	41.43					
Credit-Deposit Ratio	65.25					

@ : 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.