

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2005 Sep. 2# 2	Fortnight 3	Financial year so far		Year-on-year	
			2004-2005 4	2005-2006 5	2004 6	2005 7
<b>1</b>						
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	38,407	503	-747	2,098	-2,710	2,320
Borrowings from Banks <sup>(1)</sup>	30,330	799	-1,032	2,714	-3,249	16,336
Other demand and time liabilities <sup>(2)</sup>	11,501	-46	-380	8,376	-264	9,254
<b>Liabilities to Others</b>						
Aggregate deposits@	18,50,879	12,820	87,472	1,50,681	2,16,319	2,58,991
		(0.7)	(5.8)	(8.9)	(15.7)	(16.3)
Demand	2,76,272	2,145	-6,786	28,244	41,182	58,036
Time@	15,74,607	10,676	94,258	1,22,436	1,75,137	2,00,955
	[15,71,038]					[1,97,387]
Borrowings <sup>(3)</sup>	78,239	4,051	6,767	8,716	14,179	46,802
Other demand and time liabilities	1,64,391	2,535	-807	-28,369	13,764	17,114
<b>Borrowings from Reserve Bank</b>	<b>6</b>	<b>-467</b>	<b>—</b>	<b>-44</b>	<b>-1</b>	<b>6</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,11,444</b>	<b>-6,405</b>	<b>11,905</b>	<b>14,867</b>	<b>9,299</b>	<b>22,644</b>
Cash in hand	10,049	221	301	1,578	216	1,850
Balances with Reserve Bank	1,01,395	-6,626	11,604	13,289	9,083	20,794
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	22,530	1,329	481	3,210	723	5,088
Money at call and short notice	22,958	207	-2,337	3,097	-12,132	7,237
Advances to Banks	10,079	528	428	388	1,920	-872
Other assets	3,238	-191	-516	813	-513	1,117
<b>Investments <sup>(5)</sup></b>	<b>7,61,882</b>	<b>7,282</b>	<b>46,173</b>	<b>22,728</b>	<b>94,979</b>	<b>38,121</b>
		(1.0)	(6.8)	(3.1)	(15.1)	(5.3)
Government securities	7,37,282	7,678	46,882	18,300	96,759	35,643
	[7,25,089]					[23,450]
Other approved securities	24,600	-396	-708	4,428	-1,780	2,478
<b>Bank Credit</b>	<b>12,10,750</b>	<b>9,801</b>	<b>70,372</b>	<b>1,10,321</b>	<b>1,77,320</b>	<b>2,99,593</b>
		(0.8)	(8.4)	(10.0)	(24.2)	(32.9)
Food Credit	40,071	-256	3,895	-1,049	-1,750	215
Non-food credit	11,70,678	10,057	66,477	1,11,371	1,79,069	2,99,378
	[11,37,996]					[2,66,696]
Loans, cash-credit and overdrafts	11,51,234	12,747	70,546	1,11,022	1,69,497	2,91,448
Inland bills- purchased	9,397	-687	-250	1,843	762	2,677
discounted <sup>(6)</sup>	22,756	-3,502	-142	-2,477	3,709	1,168
Foreign bills-purchased	10,149	301	-647	-679	574	683
discounted	17,214	942	865	612	2,778	3,617
<b>Cash-Deposit Ratio</b>	<b>6.02</b>					
<b>Investment-Deposit Ratio</b>	<b>41.16</b>					
<b>Credit-Deposit Ratio</b>	<b>65.41</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. 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.