

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2005 Sep. 16# 2	Fortnight 3	Financial year so far		Year-on-year	
1			2004-2005 4	2005-2006 5	2004 6	2005 7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	38,326	-80	-1,617	2,018	-3,759	3,110
Borrowings from Banks <sup>(1)</sup>	32,448	2,118	3,253	4,832	-603	14,169
Other demand and time liabilities <sup>(2)</sup>	11,616	115	374	8,491	348	8,615
<b>Liabilities to Others</b>						
Aggregate deposits@	18,56,336	5,457 (0.3)	79,047 (5.3)	1,56,138 (9.2)	2,07,805 (15.1)	2,72,874 (17.2)
Demand	2,70,998	-5,274	-9,878	22,970	39,440	55,853
Time@	15,85,339	10,731	88,924	1,33,168	1,68,366	2,17,020
	[15,81,770]					[2,13,452]
Borrowings <sup>(3)</sup>	77,797	-442	5,938	8,274	13,191	47,189
Other demand and time liabilities	1,84,199	19,808	3,161	-8,561	18,811	32,954
<b>Borrowings from Reserve Bank</b>	<b>—</b>	<b>-6</b>	<b>3</b>	<b>-50</b>	<b>2</b>	<b>-3</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,18,106</b>	<b>6,662</b>	<b>6,751</b>	<b>21,529</b>	<b>11,945</b>	<b>34,461</b>
Cash in hand	10,066	17	424	1,594	-48	1,744
Balances with Reserve Bank	1,08,040	6,646	6,327	19,935	11,993	32,717
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	22,199	-331	-1,193	2,878	-1,404	6,430
Money at call and short notice	22,993	35	4,430	3,133	-8,725	505
Advances to Banks	11,634	1,555	1,035	1,943	2,317	76
Other assets	3,116	-122	-493	691	-557	971
<b>Investments <sup>(5)</sup></b>	<b>7,59,436</b>	<b>-2,446</b>	<b>29,764</b>	<b>20,282</b>	<b>79,360</b>	<b>52,083</b>
		(-0.3)	(4.4)	(2.7)	(12.6)	(7.4)
Government securities	7,35,058	-2,224	30,510	16,076	80,985	49,790
	[7,22,865]					[37,597]
Other approved securities	24,378	-222	-746	4,206	-1,624	2,294
<b>Bank Credit</b>	<b>12,23,857</b>	<b>13,107</b>	<b>79,690</b>	<b>1,23,429</b>	<b>1,84,997</b>	<b>3,03,382</b>
		(1.1)	(9.5)	(11.2)	(25.2)	(33.0)
Food Credit	40,248	177	2,228	-872	725	2,059
Non-food credit	11,83,609	12,930	77,462	1,24,301	1,84,273	3,01,323
	[11,50,926]					[2,68,640]
Loans, cash-credit and overdrafts	11,64,301	13,067	80,313	1,24,089	1,77,507	2,94,748
Inland bills- purchased	9,225	-171	-407	1,672	627	2,664
discounted <sup>(6)</sup>	24,005	1,249	-553	-1,228	3,433	2,828
Foreign bills-purchased	10,085	-64	-506	-743	882	478
discounted	16,241	-974	844	-362	2,547	2,664
<b>Cash-Deposit Ratio</b>	<b>6.36</b>					
<b>Investment-Deposit Ratio</b>	<b>40.91</b>					
<b>Credit-Deposit Ratio</b>	<b>65.93</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.