

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2005 Sep. 30#	Fortnight	Variation over		Year-on-year	
			2004-2005	2005-2006	2004	2005
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	39,302	976	-1,864	2,994	-1,224	4,333
Borrowings from Banks ⁽¹⁾	31,543	-905	1,496	3,927	-2,321	15,021
Other demand and time liabilities ⁽²⁾	5,351	-6,265	1,525	2,227	1,638	1,199
Liabilities to Others						
Aggregate deposits@	19,09,214	52,878	1,02,885	2,09,015	2,19,666	3,01,913
		(2.8)	(6.8)	(12.3)	(15.8)	(18.8)
Demand	2,95,994	24,996	4,480	47,967	32,091	66,492
Time@	16,13,220	27,881	98,405	1,61,049	1,87,575	2,35,421
	[16,09,651]					[2,31,852]
Borrowings ⁽³⁾	77,344	-454	5,648	7,821	11,039	47,026
Other demand and time liabilities	1,78,614	-5,585	13,203	-14,146	21,735	17,327
Borrowings from Reserve Bank	800	800	—	750	-1	800
Cash in hand and Balances with Reserve Bank	1,16,213	-1,894	13,519	19,636	15,104	25,799
Cash in hand	10,513	447	1,040	2,041	514	1,575
Balances with Reserve Bank	1,05,700	-2,340	12,479	17,595	14,589	24,224
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	23,726	1,527	62	4,405	-1,217	6,703
Money at call and short notice	23,173	179	4,889	3,312	-4,019	226
Advances to Banks	3,302	-8,333	-925	-6,390	617	-6,297
Other assets	3,645	529	-70	1,220	-228	1,078
Investments ⁽⁵⁾	7,53,436	-5,999	28,526	14,283	81,863	47,322
		(-0.8)	(4.2)	(1.9)	(13.1)	(6.7)
Government securities	7,29,116	-5,941	29,421	10,135	83,488	44,937
	[7,16,924]					[32,744]
Other approved securities	24,320	-58	-895	4,148	-1,625	2,385
Bank Credit	12,56,141	32,284	98,210	1,55,712	1,80,852	3,17,146
		(2.6)	(11.7)	(14.2)	(23.9)	(33.8)
Food Credit	39,549	-699	2,677	-1,571	1,266	911
Non-food credit	12,16,591	32,983	95,533	1,57,284	1,79,586	3,16,235
	[11,83,909]					[2,83,553]
Loans, cash-credit and overdrafts	11,94,387	30,086	96,118	1,54,175	1,72,261	3,09,029
Inland bills- purchased	10,520	1,295	537	2,966	772	3,014
discounted ⁽⁶⁾	23,753	-252	828	-1,479	4,099	1,196
Foreign bills-purchased	10,450	365	-81	-377	968	419
discounted	17,030	789	808	427	2,752	3,489
Cash-Deposit Ratio	6.09					
Investment-Deposit Ratio	39.46					
Credit-Deposit Ratio	65.79					

@ : 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.