

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2005		Financial year so far		Year-on-year	
	Oct. 14#	Fortnight	2004-2005	2005-2006	2004	2005
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	38,992	-310	-2,040	2,684	-1,377	4,198
Borrowings from Banks <sup>(1)</sup>	33,218	1,675	11,728	5,602	10,612	6,464
Other demand and time liabilities <sup>(2)</sup>	7,093	1,742	613	3,968	420	3,853
<b>Liabilities to Others</b>						
Aggregate deposits@	19,09,070	-144	97,799	2,08,872	2,17,201	3,06,855
		(—)	(6.5)	(12.3)	(15.7)	(19.2)
Demand	2,94,024	-1,971	4,068	45,996	41,519	64,933
Time@	16,15,047	1,827	93,731	1,62,876	1,75,683	2,41,922
			[90,162]		[1,72,114]	
Borrowings <sup>(3)</sup>	78,003	660	41,021	8,481	46,353	12,312
Other demand and time liabilities	1,84,053	5,439	8,953	-8,707	22,277	27,016
<b>Borrowings from Reserve Bank</b>	—	<b>-800</b>	—	<b>-50</b>	<b>-101</b>	—
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,24,620</b>	<b>8,407</b>	<b>15,567</b>	<b>28,043</b>	<b>21,768</b>	<b>32,159</b>
Cash in hand	10,691	178	196	2,219	-886	2,597
Balances with Reserve Bank	1,13,929	8,229	15,370	25,824	22,654	29,562
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	23,288	-438	66	3,967	31	6,261
Money at call and short notice	25,692	2,519	2,994	5,831	-1,781	4,640
Advances to Banks	3,157	-145	-1,006	-6,535	950	-6,360
Other assets	3,701	56	-195	1,276	-313	1,259
<b>Investments <sup>(5)</sup></b>	<b>7,46,981</b>	<b>-6,456</b>	<b>27,989</b>	<b>7,827</b>	<b>71,172</b>	<b>41,404</b>
		(-0.9)	(4.1)	(1.1)	(11.2)	(5.9)
Government securities	7,22,674	-6,442	28,963	3,693	72,756	38,954
			[16,771]		[60,563]	
Other approved securities	24,306	-14	-974	4,134	-1,584	2,450
<b>Bank Credit</b>	<b>12,74,268</b>	<b>18,128</b>	<b>1,31,442</b>	<b>1,73,840</b>	<b>2,18,397</b>	<b>3,02,042</b>
		(1.4)	(15.6)	(15.8)	(29.0)	(31.1)
Food Credit	37,208	-2,341	-2	-3,913	1,808	1,249
Non-food credit	12,37,060	20,469	1,31,444	1,77,753	2,16,588	3,00,793
			[98,761]		[1,83,906]	
Loans, cash-credit and overdrafts	12,09,494	15,107	1,29,943	1,69,282	2,10,342	2,90,311
Inland bills- purchased	10,362	-158	189	2,808	251	3,204
discounted <sup>(6)</sup>	24,732	979	487	-500	4,040	2,515
Foreign bills-purchased	12,160	1,710	-218	1,332	1,265	2,264
discounted	17,520	490	1,040	917	2,499	3,747
<b>Cash-Deposit Ratio</b>	<b>6.53</b>					
<b>Investment-Deposit Ratio</b>	<b>39.13</b>					
<b>Credit-Deposit Ratio</b>	<b>66.75</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.