

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

(Rs. crore)

Item	Outstanding as on		Variation over			
	2005		Financial year so far		Year-on-year	
	Oct. 28#	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	39,320	327	-2,352	3,012	-554	4,839
Borrowings from Banks <sup>(1)</sup>	32,031	-1,187	12,160	4,415	10,553	4,844
Other demand and time liabilities <sup>(2)</sup>	6,192	-900	187	3,068	381	3,378
<b>Liabilities to Others</b>						
Aggregate deposits@	19,11,209	2,139	1,13,310	2,11,011	2,21,666	2,93,483
		(0.1)	(7.5)	(12.4)	(15.9)	(18.1)
Demand	2,88,621	-5,403	20,870	40,593	54,817	42,728
Time@	16,22,589	7,542	92,440	1,70,418	1,66,849	2,50,755
			[88,871]		[1,63,280]	
Borrowings <sup>(3)</sup>	81,790	3,787	40,559	12,267	44,165	16,561
Other demand and time liabilities	1,95,362	11,308	17,698	2,602	27,693	29,580
<b>Borrowings from Reserve Bank</b>	—	—	—	-50	-6	—
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,15,501</b>	<b>-9,119</b>	<b>18,715</b>	<b>18,924</b>	<b>16,328</b>	<b>19,891</b>
Cash in hand	10,838	147	1,275	2,366	-538	1,665
Balances with Reserve Bank	1,04,663	-9,266	17,440	16,558	16,866	18,226
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	24,087	799	-461	4,766	531	7,586
Money at call and short notice	23,483	-2,208	3,933	3,623	-236	1,493
Advances to Banks	3,205	48	-1,156	-6,487	641	-6,163
Other assets	3,940	239	-273	1,515	-268	1,575
<b>Investments <sup>(5)</sup></b>	<b>7,54,055</b>	<b>7,074</b>	<b>28,001</b>	<b>14,901</b>	<b>74,012</b>	<b>48,466</b>
		(0.9)	(4.1)	(2.0)	(11.7)	(6.9)
Government securities	7,29,791	7,116	29,087	10,809	75,702	45,947
			[16,894]		[63,509]	
Other approved securities	24,264	-42	-1,086	4,092	-1,690	2,520
<b>Bank Credit</b>	<b>12,84,400</b>	<b>10,132</b>	<b>1,49,972</b>	<b>1,83,972</b>	<b>2,28,454</b>	<b>2,93,643</b>
		(0.8)	(17.8)	(16.7)	(30.0)	(29.6)
Food Credit	39,805	2,597	3,751	-1,316	3,691	93
Non-food credit	12,44,595	7,535	1,46,222	1,85,287	2,24,763	2,93,549
			[1,13,539]		[1,92,080]	
Loans, cash-credit and overdrafts	12,20,204	10,710	1,46,870	1,79,992	2,19,648	2,84,094
Inland bills- purchased	9,831	-532	476	2,277	445	2,385
discounted <sup>(6)</sup>	25,296	564	1,297	64	4,086	2,269
Foreign bills-purchased	11,122	-1,038	-43	294	1,561	1,052
discounted	17,947	427	1,373	1,345	2,714	3,841
<b>Cash-Deposit Ratio</b>	<b>6.04</b>					
<b>Investment-Deposit Ratio</b>	<b>39.45</b>					
<b>Credit-Deposit Ratio</b>	<b>67.20</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.