

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over			
	2005 Oct. 28#	Fortnight	Financial year so far		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	39,320	327	-2,352	3,012	-554	4,839
Borrowings from Banks ⁽¹⁾	32,031	-1,187	12,160	4,415	10,553	4,844
Other demand and time liabilities ⁽²⁾	6,192	-900	187	3,068	381	3,378
Liabilities to Others						
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 ⁽³⁾	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
Borrowings from Reserve Bank	—	—	—	-50	-6	—
Cash in hand and Balances with Reserve Bank	1,15,501	-9,119	18,715	18,924	16,328	19,891
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
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	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
Investments ⁽⁵⁾	7,54,055	7,074	28,001	14,901	74,012	48,466
		(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
Bank Credit	12,84,400	10,132	1,49,972	1,83,972	2,28,454	2,93,643
		(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 discounted ⁽⁶⁾	9,831	-532	476	2,277	445	2,385
	25,296	564	1,297	64	4,086	2,269
Foreign bills-purchased discounted	11,122	-1,038	-43	294	1,561	1,052
	17,947	427	1,373	1,345	2,714	3,841
Cash-Deposit Ratio	6.04					
Investment-Deposit Ratio	39.45					
Credit-Deposit Ratio	67.20					

@ : 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.