

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2005 Nov. 11#	Fortnight	Variation over			
			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	40,218	898	-2,048	3,910	-560	5,433
Borrowings from Banks ⁽¹⁾	33,376	1,345	12,319	5,760	12,168	6,030
Other demand and time liabilities ⁽²⁾	5,957	-236	160	2,832	-292	3,170
Liabilities to Others						
Aggregate deposits@	19,13,924	2,715	92,149	2,13,725	2,03,969	3,17,359
		(0.1)	(6.1)	(12.6)	(14.6)	(19.9)
Demand	2,86,265	-2,356	-2,232	38,237	40,188	63,474
Time@	16,27,659	5,071	94,381	1,75,489	1,63,781	2,53,885
			[90,812]		[1,60,212]	
Borrowings ⁽³⁾	80,756	-1,034	41,368	11,233	44,003	14,718
Other demand and time liabilities	1,91,852	-3,509	12,938	-907	24,973	30,813
Borrowings from Reserve Bank	966	966	1,210	916	1,210	-244
Cash in hand and Balances with Reserve Bank	1,17,673	2,172	16,852	21,096	22,174	23,926
Cash in hand	10,972	134	876	2,500	225	2,198
Balances with Reserve Bank	1,06,701	2,038	15,976	18,596	21,949	21,728
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	23,893	-194	-359	4,572	756	7,290
Money at call and short notice	25,378	1,894	2,255	5,517	1,424	5,065
Advances to Banks	3,246	41	-1,270	-6,446	599	-6,007
Other assets	3,672	-267	-79	1,248	-136	1,114
Investments⁽⁵⁾	7,42,000	-12,055	12,459	2,847	48,422	51,954
		(-1.6)	(1.8)	(0.4)	(7.5)	(7.5)
Government securities	7,17,736	-12,055	13,859	-1,245	50,548	49,120
			[1,666]		[38,355]	
Other approved securities	24,264	—	-1,400	4,092	-2,126	2,834
Bank Credit	13,00,232	15,832	1,58,562	1,99,803	2,36,790	3,00,885
		(1.2)	(18.9)	(18.2)	(31.1)	(30.1)
Food Credit	41,233	1,428	5,267	112	5,789	5
Non-food credit	12,58,999	14,404	1,53,295	1,99,691	2,31,001	3,00,880
			[1,20,613]		[1,98,318]	
Loans, cash-credit and overdrafts	12,35,300	15,095	1,54,292	1,95,088	2,26,814	2,91,767
Inland bills- purchased	9,907	77	734	2,354	1,152	2,205
discounted ⁽⁶⁾	25,719	423	1,485	487	4,020	2,504
Foreign bills-purchased	10,919	-203	303	91	1,769	503
discounted	18,387	440	1,748	1,785	3,034	3,906
Cash-Deposit Ratio	6.15					
Investment-Deposit Ratio	38.77					
Credit-Deposit Ratio	67.94					

@ : 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.