

## 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2005 Nov. 25#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			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	40,010	-208	-2,891	3,702	-1,244	6,068
Borrowings from Banks <sup>(1)</sup>	33,714	339	13,433	6,098	14,256	5,255
Other demand and time liabilities <sup>(2)</sup>	5,574	-383	848	2,450	852	2,100
<b>Liabilities to Others</b>						
Aggregate deposits@	19,16,163	2,239	1,07,356	2,15,964	2,05,955	3,04,390
		(0.1)	(7.1)	(12.7)	(14.7)	(18.9)
Demand	2,86,358	93	4,659	38,330	43,323	56,676
Time@	16,29,805	2,146	1,02,697	1,77,634	1,62,632	2,47,714
			[99,128]		[1,59,063]	
Borrowings <sup>(3)</sup>	80,137	-619	42,752	10,614	45,150	12,715
Other demand and time liabilities	1,80,700	-11,153	14,049	-12,060	26,474	18,566
<b>Borrowings from Reserve Bank</b>	<b>—</b>	<b>-966</b>	<b>8</b>	<b>-50</b>	<b>8</b>	<b>-8</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,20,648</b>	<b>2,975</b>	<b>22,213</b>	<b>24,070</b>	<b>16,816</b>	<b>21,540</b>
Cash in hand	10,960	-11	1,768	2,489	627	1,294
Balances with Reserve Bank	1,09,687	2,986	20,445	21,582	16,189	20,246
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	22,787	-1,106	-735	3,467	631	6,561
Money at call and short notice	26,197	820	3,155	6,337	3,639	4,985
Advances to Banks	3,443	197	-1,390	-6,248	379	-5,690
Other assets	3,281	-391	-205	857	-86	849
<b>Investments<sup>(5)</sup></b>	<b>7,43,169</b>	<b>1,169</b>	<b>24,682</b>	<b>4,015</b>	<b>57,041</b>	<b>40,899</b>
		(0.2)	(3.6)	(0.5)	(8.8)	(5.8)
Government securities	7,19,407	1,671	26,286	426	59,200	38,364
			[14,093]		[47,007]	
Other approved securities	23,762	-502	-1,603	3,590	-2,159	2,535
<b>Bank Credit</b>	<b>13,05,860</b>	<b>5,628</b>	<b>1,66,313</b>	<b>2,05,432</b>	<b>2,37,886</b>	<b>2,98,762</b>
		(0.4)	(19.8)	(18.7)	(30.9)	(29.7)
Food Credit	42,455	1,222	6,419	1,334	5,918	75
Non-food credit	12,63,405	4,407	1,59,894	2,04,098	2,31,967	2,98,687
			[1,27,212]		[1,99,285]	
Loans, cash-credit and overdrafts	12,41,252	5,953	1,62,527	2,01,040	2,29,511	2,89,485
Inland bills- purchased	9,351	-556	566	1,797	1,061	1,816
discounted <sup>(6)</sup>	25,893	174	1,277	661	3,452	2,886
Foreign bills-purchased	10,824	-94	84	-4	1,124	627
discounted	18,540	153	1,858	1,937	2,738	3,949
<b>Cash-Deposit Ratio</b>	<b>6.30</b>					
<b>Investment-Deposit Ratio</b>	<b>38.78</b>					
<b>Credit-Deposit Ratio</b>	<b>68.15</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.