

## 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2005 Dec. 9#	Fortnight	Variation over			
			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	41,233	1,222	-1,894	4,924	-338	6,293
Borrowings from Banks <sup>(1)</sup>	31,960	-1,754	13,701	4,344	15,706	3,233
Other demand and time liabilities <sup>(2)</sup>	6,210	636	297	3,086	-629	3,286
<b>Liabilities to Others</b>						
Aggregate deposits@	19,28,918	12,755	1,19,159	2,28,719	2,11,546	3,05,342
		(0.7)	(7.9)	(13.5)	(15.0)	(18.8)
Demand	2,92,042	5,684	5,484	44,014	41,250	61,535
Time@	16,36,876	7,071	1,13,675	1,84,705	1,70,296	2,43,807
			[1,10,162]		[1,66,783]	
Borrowings <sup>(3)</sup>	79,778	-359	42,301	10,255	44,394	12,808
Other demand and time liabilities	1,82,192	1,492	19,402	-10,568	29,024	14,705
<b>Borrowings from Reserve Bank</b>	—	—	—	-50	—	—
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,17,823</b>	<b>-2,824</b>	<b>16,335</b>	<b>21,246</b>	<b>13,591</b>	<b>24,593</b>
Cash in hand	10,315	-645	785	1,844	705	1,632
Balances with Reserve Bank	1,07,508	-2,179	15,550	19,402	12,886	22,961
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	23,573	785	-387	4,252	966	6,998
Money at call and short notice	24,619	-1,579	2,345	4,758	2,906	4,217
Advances to Banks	3,564	121	-1,336	-6,128	270	-5,624
Other assets	3,125	-157	42	700	112	445
<b>Investments<sup>(5)</sup></b>	<b>7,43,993</b>	<b>824</b>	<b>33,361</b>	<b>4,839</b>	<b>60,932</b>	<b>33,044</b>
		(0.1)	(4.9)	(0.7)	(9.4)	(4.6)
Government securities	7,20,406	999	35,092	1,424	63,280	30,557
			[22,899]		[51,087]	
Other approved securities	23,587	-175	-1,731	3,415	-2,347	2,488
<b>Bank Credit</b>	<b>13,20,808</b>	<b>14,948</b>	<b>1,76,039</b>	<b>2,20,380</b>	<b>2,44,453</b>	<b>3,03,984</b>
		(1.1)	(20.9)	(20.0)	(31.6)	(29.9)
Food Credit	43,599	1,144	7,232	2,478	7,686	406
Non-food credit	12,77,209	13,804	1,68,807	2,17,902	2,36,767	3,03,578
			[1,35,925]		[2,03,884]	
Loans, cash-credit and overdrafts	12,56,903	15,651	1,71,647	2,16,691	2,35,080	2,96,016
Inland bills- purchased	9,337	-14	557	1,783	1,225	1,811
discounted <sup>(6)</sup>	25,757	-136	1,755	525	3,987	2,273
Foreign bills-purchased	10,617	-207	294	-211	1,450	209
discounted	18,194	-346	1,786	1,592	2,710	3,675
<b>Cash-Deposit Ratio</b>	<b>6.11</b>					
<b>Investment-Deposit Ratio</b>	<b>38.57</b>					
<b>Credit-Deposit Ratio</b>	<b>68.47</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.