

## 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2005 Dec. 23#	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	41,169	-64	-2,830	4,861	-1,777	7,165
Borrowings from Banks <sup>(1)</sup>	35,129	3,168	14,684	7,513	15,787	5,418
Other demand and time liabilities <sup>(2)</sup>	6,257	46	865	3,132	1,116	2,765
<b>Liabilities to Others</b>						
Aggregate deposits@	19,37,761	8,843	1,16,840	2,37,562	1,99,360	3,16,505
		(0.5)	(7.8)	(14.0)	(14.0)	(19.5)
Demand	3,00,693	8,651	5,402	52,665	36,223	70,269
Time@	16,37,068	192	1,11,438	1,84,897	1,63,136	2,46,236
			[1,07,925]		[1,59,623]	
Borrowings <sup>(3)</sup>	79,931	153	41,403	10,408	43,834	13,858
Other demand and time liabilities	1,86,461	4,270	17,907	-6,298	31,140	20,470
<b>Borrowings from Reserve Bank</b>	<b>460</b>	<b>460</b>	<b>665</b>	<b>410</b>	<b>665</b>	<b>-205</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,13,221</b>	<b>-4,603</b>	<b>21,563</b>	<b>16,644</b>	<b>20,365</b>	<b>14,762</b>
Cash in hand	10,340	25	1,047	1,868	-124	1,395
Balances with Reserve Bank	1,02,881	-4,627	20,516	14,775	20,489	13,367
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	24,894	1,321	-344	5,573	724	8,277
Money at call and short notice	28,264	3,646	4,251	8,404	2,705	5,956
Advances to Banks	3,563	—	-1,428	-6,128	-22	-5,532
Other assets	3,293	168	-389	868	-348	1,044
<b>Investments<sup>(5)</sup></b>	<b>7,30,945</b>	<b>-13,048</b>	<b>22,614</b>	<b>-8,209</b>	<b>53,819</b>	<b>30,743</b>
		(-1.8)	(3.3)	(-1.1)	(8.3)	(4.4)
Government securities	7,07,580	-12,825	24,592	-11,401	56,725	28,231
			[12,399]		[44,532]	
Other approved securities	23,364	-223	-1,978	3,192	-2,906	2,512
<b>Bank Credit</b>	<b>13,36,098</b>	<b>15,290</b>	<b>1,87,092</b>	<b>2,35,670</b>	<b>2,44,520</b>	<b>3,08,221</b>
		(1.2)	(22.3)	(21.4)	(31.2)	(30.0)
Food Credit	41,013	-2,586	7,818	-108	7,427	-2,767
Non-food credit	12,95,085	17,876	1,79,274	2,35,777	2,37,093	3,10,987
			[1,46,392]		[2,04,211]	
Loans, cash-credit and overdrafts	12,71,568	14,664	1,83,325	2,31,356	2,36,530	2,99,002
Inland bills- purchased	9,196	-141	-31	1,642	608	2,258
discounted <sup>(6)</sup>	26,419	662	1,671	1,187	3,472	3,019
Foreign bills-purchased	10,758	141	108	-70	1,125	537
discounted	18,157	-37	2,020	1,555	2,786	3,405
<b>Cash-Deposit Ratio</b>	<b>5.84</b>					
<b>Investment-Deposit Ratio</b>	<b>37.72</b>					
<b>Credit-Deposit Ratio</b>	<b>68.95</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.