

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2005 Dec. 30#	Variation over				
		Month	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	33,850	-6,160	-1,068	-2,458	-15	-1,916
Borrowings from Banks ⁽¹⁾	28,853	-4,861	15,191	1,237	16,294	-1,365
Other demand and time liabilities ⁽²⁾	5,928	354	3,287	2,804	3,538	14
Liabilities to Others						
Aggregate deposits@	19,40,694	24,532	1,68,061	2,40,496	2,50,581	2,68,217
		(1.3)	(11.2)	(14.1)	(17.6)	(16.0)
Demand	3,14,734	28,377	30,687	66,707	61,508	59,025
Time@	16,25,960	-3,845	1,37,374	1,73,789	1,89,073	2,09,192
			[1,33,861]		[1,85,560]	
Borrowings ⁽³⁾	77,175	-2,962	43,738	7,652	46,169	8,768
Other demand and time liabilities	1,79,260	-1,439	20,122	-13,500	33,355	11,054
Borrowings from Reserve Bank	2,820	2,820	110	2,770	110	2,710
Cash in hand and Balances with Reserve Bank	1,27,505	6,857	39,283	30,928	38,084	11,327
Cash in hand	10,789	-171	1,730	2,317	558	1,161
Balances with Reserve Bank	1,16,716	7,029	37,553	28,611	37,526	10,166
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	23,651	863	1,653	4,330	2,721	5,036
Money at call and short notice	12,022	-14,176	9,340	-7,839	7,794	-15,376
Advances to Banks	3,440	-3	-996	-6,252	409	-6,088
Other assets	3,398	117	-329	974	-288	1,090
Investments⁽⁵⁾	7,05,659	-37,510	22,101	-33,494	53,306	5,970
		(-5.0)	(3.3)	(-4.5)	(8.2)	(0.9)
Government securities	6,82,264	-37,143	24,153	-36,718	56,286	3,353
			[11,961]		[44,093]	
Other approved securities	23,395	-367	-2,052	3,223	-2,980	2,617
Bank Credit	13,52,482	46,622	2,04,765	2,52,054	2,62,193	3,06,932
		(3.6)	(24.4)	(22.9)	(33.5)	(29.4)
Food Credit	41,920	-535	8,298	799	7,908	-2,340
Non-food credit	13,10,562	47,157	1,96,467	2,51,254	2,54,285	3,09,272
			[1,63,585]		[2,21,403]	
Loans, cash-credit and overdrafts	12,86,135	44,883	1,99,139	2,45,923	2,52,344	2,97,756
Inland bills- purchased	9,238	-114	1,102	1,684	1,742	1,166
discounted ⁽⁶⁾	27,728	1,835	2,025	2,495	3,825	3,973
Foreign bills-purchased	11,100	276	442	272	1,459	545
discounted	18,281	-258	2,057	1,679	2,823	3,492
Cash-Deposit Ratio	6.57					
Investment-Deposit Ratio	36.36					
Credit-Deposit Ratio	69.69					

@ : Data also reflect redemption of Resurgent India Bonds (RIBs) of Rs.22,693 crore, since October 1, 2003 and redemption of India Millennium Deposits (IMDs) of Rs.25,662 crore, since December 29, 2005.

(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.

3. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

4. Year-on-year variation of 2004 for the current week which is not a reporting Friday are over the levels of reporting Friday of the previous year (i.e. December 26, 2003).