

## 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Jan. 6#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2004-2005	2005-2006	2005	2006
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	33,616	-7,553	-453	-2,692	304	-2,764
Borrowings from Banks <sup>(1)</sup>	30,080	-5,049	12,336	2,464	13,930	2,718
Other demand and time liabilities <sup>(2)</sup>	6,728	472	718	3,604	-695	3,384
<b>Liabilities to Others</b>						
Aggregate deposits@	19,39,640	1,880 (0.1)	1,53,607 (10.2)	2,39,442 (14.1)	2,13,637 (14.8)	2,81,617 (17.0)
Demand	3,02,876	2,183	7,465	54,848	38,474	70,389
Time@	16,36,765	-303	1,46,142 [1,42,629]	1,84,594	1,75,164 [1,71,651]	2,11,228
Borrowings <sup>(3)</sup>	80,831	900	40,624	11,308	42,392	15,537
Other demand and time liabilities	1,81,024	-5,437	22,588	-11,735	34,137	10,353
<b>Borrowings from Reserve Bank</b>	<b>251</b>	<b>-209</b>	<b>—</b>	<b>201</b>	<b>-608</b>	<b>251</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,11,535</b>	<b>-1,685</b>	<b>12,943</b>	<b>14,958</b>	<b>12,311</b>	<b>21,697</b>
Cash in hand	10,417	77	222	1,946	467	2,298
Balances with Reserve Bank	1,01,118	-1,763	12,722	13,013	11,843	19,399
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	23,482	-1,412	1,307	4,161	1,934	5,213
Money at call and short notice	14,762	-13,503	4,304	-5,099	738	-7,600
Advances to Banks	3,639	76	-1,474	-6,053	-36	-5,410
Other assets	3,399	106	-250	974	-228	1,011
<b>Investments<sup>(5)</sup></b>	<b>7,24,368</b>	<b>-6,577</b>	<b>48,555</b>	<b>-14,785</b>	<b>64,768</b>	<b>-1,774</b>
Government securities	7,01,041	-6,539	50,647 [38,455]	-17,941	67,293 [55,100]	-4,364
Other approved securities	23,327	-37	-2,093	3,155	-2,525	2,590
<b>Bank Credit</b>	<b>13,56,869</b>	<b>20,771</b>	<b>1,99,923</b>	<b>2,56,441</b>	<b>2,43,990</b>	<b>3,16,161</b>
		(1.6)	(23.8)	(23.3)	(30.6)	(30.4)
Food Credit	43,099	2,087	9,098	1,979	8,522	-1,959
Non-food credit	13,13,770	18,685	1,90,825 [1,57,943]	2,54,462	2,35,468 [2,02,586]	3,18,121
Loans, cash-credit and overdrafts	12,89,653	18,085	1,94,696	2,49,441	2,35,699	3,05,717
Inland bills- purchased	9,533	337	733	1,979	1,100	1,831
discounted <sup>(6)</sup>	28,008	1,588	2,281	2,775	3,581	3,996
Foreign bills-purchased	11,291	533	276	463	711	901
discounted	18,385	228	1,936	1,782	2,898	3,716
<b>Cash-Deposit Ratio</b>	<b>5.75</b>					
<b>Investment-Deposit Ratio</b>	<b>37.35</b>					
<b>Credit-Deposit Ratio</b>	<b>69.95</b>					

@ : 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.