

## 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Feb. 3#	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	32,873	-49	-1,840	-3,435	-1,965	-2,121
Borrowings from Banks <sup>(1)</sup>	27,147	-410	12,148	-469	14,418	-27
Other demand and time liabilities <sup>(2)</sup>	6,923	146	531	3,799	390	3,765
<b>Liabilities to Others</b>						
Aggregate deposits@	19,72,089	23,241	1,72,860	2,71,890	2,17,288	2,94,813
		(1.2)	(11.5)	(16.0)	(14.9)	(17.6)
Demand	3,20,128	23,161	16,967	72,100	41,606	78,138
Time@	16,51,961	80	1,55,893	1,99,790	1,75,682	2,16,675
			[1,52,380]		[1,72,169]	
Borrowings <sup>(3)</sup>	77,613	-690	40,087	8,090	41,936	12,856
Other demand and time liabilities	1,89,469	11,168	21,683	-3,291	25,253	19,702
<b>Borrowings from Reserve Bank</b>	<b>2,116</b>	<b>281</b>	<b>—</b>	<b>2,066</b>	<b>—</b>	<b>2,116</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,14,748</b>	<b>-1,310</b>	<b>24,565</b>	<b>18,171</b>	<b>26,693</b>	<b>13,288</b>
Cash in hand	10,844	518	726	2,372	1,177	2,220
Balances with Reserve Bank	1,03,904	-1,829	23,839	15,799	25,515	11,069
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	24,299	862	-178	4,979	14	7,516
Money at call and short notice	10,001	-174	2,893	-9,860	3,498	-10,950
Advances to Banks	3,665	107	-880	-6,026	-187	-5,978
Other assets	3,141	-317	-442	716	-232	945
<b>Investments<sup>(5)</sup></b>	<b>7,23,951</b>	<b>9,449</b>	<b>36,338</b>	<b>-15,202</b>	<b>39,435</b>	<b>10,025</b>
		(1.3)	(5.4)	(-2.1)	(5.8)	(1.4)
Government securities	7,00,595	8,874	38,483	-18,387	41,997	7,354
			[26,291]		[29,805]	
Other approved securities	23,356	575	-2,145	3,184	-2,562	2,671
<b>Bank Credit</b>	<b>13,82,501</b>	<b>17,993</b>	<b>2,13,040</b>	<b>2,82,072</b>	<b>2,43,048</b>	<b>3,28,675</b>
		(1.3)	(25.3)	(25.6)	(30.0)	(31.2)
Food Credit	39,952	1,609	6,987	-1,169	6,480	-2,996
Non-food credit	13,42,549	16,384	2,06,053	2,83,241	2,36,568	3,31,672
			[1,73,171]		[2,03,686]	
Loans, cash-credit and overdrafts	13,15,465	18,884	2,06,152	2,75,253	2,33,612	3,20,073
Inland bills- purchased	9,872	-52	291	2,318	647	2,612
discounted <sup>(6)</sup>	27,645	-705	3,217	2,413	4,006	2,698
Foreign bills-purchased	11,216	6	769	388	1,309	334
discounted	18,303	-139	2,612	1,700	3,474	2,958
<b>Cash-Deposit Ratio</b>	<b>5.82</b>					
<b>Investment-Deposit Ratio</b>	<b>36.71</b>					
<b>Credit-Deposit Ratio</b>	<b>70.10</b>					

@ : Data reflect redemption of India Millennium Deposits (IMDs) on 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.