

## 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Mar. 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	31,372	1,686	-446	-4,936	-999	-5,016
Borrowings from Banks <sup>(1)</sup>	27,196	2,458	8,879	-420	9,341	3,291
Other demand and time liabilities <sup>(2)</sup>	9,027	1,225	477	5,902	828	5,923
<b>Liabilities to Others</b>						
Aggregate deposits@	19,94,226	23,162	1,99,761	2,94,027	2,17,431	2,90,048
		(1.2)	(13.3)	(17.3)	(14.6)	(17.0)
Demand	3,25,185	7,633	28,073	77,158	46,578	72,090
Time@	16,69,041	15,530	1,71,689	2,16,870	1,70,853	2,17,958
			[1,68,176]		[1,67,340]	
Borrowings <sup>(3)</sup>	77,701	546	44,770	8,178	44,983	8,262
Other demand and time liabilities	1,86,071	-2,843	22,130	-6,689	27,339	15,856
<b>Borrowings from Reserve Bank</b>	<b>978</b>	<b>-2,056</b>	<b>—</b>	<b>928</b>	<b>-40</b>	<b>978</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,24,077</b>	<b>8,459</b>	<b>21,046</b>	<b>27,499</b>	<b>13,948</b>	<b>26,136</b>
Cash in hand	10,537	-17	329	2,065	689	2,310
Balances with Reserve Bank	1,13,539	8,476	20,716	25,434	13,259	23,826
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	22,661	-274	1,719	3,341	2,013	3,981
Money at call and short notice	10,562	3,440	-2,420	-9,298	-1,689	-5,075
Advances to Banks	3,742	-47	-1,241	-5,949	-696	-5,539
Other assets	4,335	422	-254	1,910	53	1,952
<b>Investments<sup>(5)</sup></b>	<b>7,11,172</b>	<b>-4,368</b>	<b>66,479</b>	<b>-27,981</b>	<b>58,767</b>	<b>-32,894</b>
		(-0.6)	(9.8)	(-3.8)	(8.6)	(-4.4)
Government securities	6,88,053	-4,271	68,890	-30,929	61,225	-35,595
			[56,697]		[49,032]	
Other approved securities	23,120	-97	-2,411	2,948	-2,458	2,701
<b>Bank Credit</b>	<b>14,19,884</b>	<b>20,844</b>	<b>2,32,770</b>	<b>3,19,456</b>	<b>2,50,696</b>	<b>3,46,329</b>
		(1.5)	(27.7)	(29.0)	(30.5)	(32.3)
Food Credit	41,448	920	5,479	327	5,582	8
Non-food credit	13,78,436	19,925	2,27,291	3,19,128	2,45,114	3,46,321
			[1,94,409]		[2,12,232]	
Loans, cash-credit and overdrafts	13,51,882	20,329	2,25,298	3,11,670	2,42,800	3,37,344
Inland bills- purchased	9,931	158	413	2,378	-79	2,549
discounted <sup>(6)</sup>	28,167	253	3,586	2,934	3,878	2,850
Foreign bills-purchased	11,260	-120	553	432	958	593
discounted	18,644	225	2,920	2,042	3,138	2,992
<b>Cash-Deposit Ratio</b>	<b>6.22</b>					
<b>Investment-Deposit Ratio</b>	<b>35.66</b>					
<b>Credit-Deposit Ratio</b>	<b>71.20</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.