

## 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Mar. 17#	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	32,680	1,308	-525	-3,628	-525	-3,628
Borrowings from Banks <sup>(1)</sup>	30,567	3,371	12,590	2,951	12,590	2,951
Other demand and time liabilities <sup>(2)</sup>	10,130	1,104	498	7,006	498	7,006
<b>Liabilities to Others</b>						
Aggregate deposits@	20,03,775	9,549	1,95,782	3,03,577	1,95,782	3,03,577
		(0.5)	(13.0)	(17.9)	(13.0)	(17.9)
Demand	3,21,830	-3,355	23,005	73,802	23,005	73,802
Time@	16,81,945	12,904	1,72,777	2,29,774	1,72,777	2,29,774
			[1,69,264]		[1,69,264]	
Borrowings <sup>(3)</sup>	80,445	2,744	44,853	10,922	44,853	10,922
Other demand and time liabilities	1,94,544	8,473	44,676	1,784	44,676	1,784
<b>Borrowings from Reserve Bank</b>	<b>319</b>	<b>-659</b>	<b>50</b>	<b>269</b>	<b>50</b>	<b>269</b>
<b>Cash in hand and Balances with Reserve Bank</b>						
<b>Cash in hand</b>	<b>1,19,251</b>	<b>-4,825</b>	<b>19,682</b>	<b>22,674</b>	<b>19,682</b>	<b>22,674</b>
Cash in hand	10,596	58	574	2,124	574	2,124
Balances with Reserve Bank	1,08,656	-4,884	19,108	20,550	19,108	20,550
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	23,073	411	2,359	3,752	2,359	3,752
Money at call and short notice	13,672	3,110	1,803	-6,189	1,803	-6,189
Advances to Banks	3,716	-26	-832	-5,976	-832	-5,976
Other assets	4,824	490	-213	2,400	-213	2,400
<b>Investments<sup>(5)</sup></b>	<b>7,08,641</b>	<b>-2,531</b>	<b>61,566</b>	<b>-30,513</b>	<b>61,566</b>	<b>-30,513</b>
		(-0.4)	(9.1)	(-4.1)	(9.1)	(-4.1)
Government securities	6,85,579	-2,474	64,224	-33,403	64,224	-33,403
			[52,031]		[52,031]	
Other approved securities	23,062	-57	-2,658	2,890	-2,658	2,890
<b>Bank Credit</b>						
<b>Bank Credit</b>	<b>14,42,591</b>	<b>22,706</b>	<b>2,59,643</b>	<b>3,42,162</b>	<b>2,59,643</b>	<b>3,42,162</b>
		(1.6)	(30.9)	(31.1)	(30.9)	(31.1)
Food Credit	41,825	377	5,159	705	5,159	705
Non-food credit	14,00,766	22,329	2,54,484	3,41,458	2,54,484	3,41,458
			[2,21,602]		[2,21,602]	
Loans, cash-credit and overdrafts	13,73,729	21,846	2,50,972	3,33,517	2,50,972	3,33,517
Inland bills- purchased	9,914	-17	585	2,361	585	2,361
discounted <sup>(6)</sup>	28,563	397	3,503	3,331	3,503	3,331
Foreign bills-purchased	11,465	205	715	637	715	637
discounted	18,919	275	3,870	2,317	3,870	2,317
<b>Cash-Deposit Ratio</b>	<b>5.95</b>					
<b>Investment-Deposit Ratio</b>	<b>35.37</b>					
<b>Credit-Deposit Ratio</b>	<b>71.99</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.