

## 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Apr. 14#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2005-2006	2006-2007	2005	2006
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	35,690	2,023	1,828	2,023	-1,666	-2,447
Borrowings from Banks <sup>(1)</sup>	28,397	-1,114	4,118	-1,114	17,236	-3,337
Other demand and time liabilities <sup>(2)</sup>	7,757	-821	8,396	-821	8,833	-3,763
<b>Liabilities to Others</b>						
Aggregate deposits@	21,13,100	25,431	74,952	25,431	2,36,802	3,37,950
		(1.2)	(4.4)	(1.2)	(15.4)	(19.0)
Demand	3,61,774	14,524	17,235	14,524	43,799	96,512
Time@	17,51,326	10,907	57,716	10,907	1,93,003	2,41,439
					[1,89,490]	
Borrowings <sup>(3)</sup>	81,413	-2,268	3,142	-2,268	45,796	8,748
Other demand and time liabilities	2,03,148	6,072	-25,087	6,072	14,923	35,475
<b>Borrowings from Reserve Bank</b>	<b>430</b>	<b>-1,058</b>	<b>-5</b>	<b>-1,058</b>	<b>45</b>	<b>385</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,18,068</b>	<b>-20,726</b>	<b>15,973</b>	<b>-20,726</b>	<b>38,148</b>	<b>5,518</b>
Cash in hand	11,250	-484	652	-484	944	2,126
Balances with Reserve Bank	1,06,818	-20,242	15,322	-20,242	37,204	3,391
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	24,385	462	2,545	462	3,564	2,519
Money at call and short notice	10,601	-784	3,623	-784	6,106	-12,883
Advances to Banks	3,595	-587	-1,042	-587	-1,652	-5,055
Other assets	10,958	4,091	738	4,091	83	7,796
<b>Investments<sup>(5)</sup></b>	<b>7,54,432</b>	<b>26,854</b>	<b>-2,762</b>	<b>26,854</b>	<b>17,935</b>	<b>18,040</b>
		(3.7)	(-0.4)	(3.7)	(2.5)	(2.4)
Government securities	7,31,757	27,062	-2,424	27,062	20,688	15,199
					[8,495]	
Other approved securities	22,675	-208	-338	-208	-2,753	2,841
<b>Bank Credit</b>	<b>14,92,321</b>	<b>-4,153</b>	<b>27,346</b>	<b>-4,153</b>	<b>2,66,904</b>	<b>3,64,546</b>
		(-0.3)	(2.5)	(-0.3)	(31.0)	(32.3)
Food Credit	32,983	-7,708	-4,274	-7,708	-1,479	-3,864
Non-food credit	14,59,338	3,555	31,620	3,555	2,68,383	3,68,410
					[2,35,501]	
Loans, cash-credit and overdrafts	14,18,011	-5,106	26,082	-5,106	2,59,512	3,51,716
Inland bills- purchased	12,170	161	1,440	161	386	3,176
discounted <sup>(6)</sup>	29,981	693	-346	693	2,609	5,095
Foreign bills-purchased	12,377	-152	473	-152	1,170	1,076
discounted	19,783	251	-303	251	3,227	3,484
<b>Cash-Deposit Ratio</b>	<b>5.59</b>					
<b>Investment-Deposit Ratio</b>	<b>35.70</b>					
<b>Credit-Deposit Ratio</b>	<b>70.62</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.