

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 May 12#	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	32,619	-572	993	-1,048	-931	-4,682
Borrowings from Banks <sup>(1)</sup>	27,373	-1,946	4,493	-2,139	17,858	-4,736
Other demand and time liabilities <sup>(2)</sup>	8,444	-33	8,153	-134	7,891	-2,834
<b>Liabilities to Others</b>						
Aggregate deposits@	21,23,757	-13,188	72,227	36,087	2,31,037	3,51,331
		(-0.6)	(4.2)	(1.7)	(15.0)	(19.8)
Demand	3,30,138	-42,887	5,793	-17,112	38,772	76,318
Time@	17,93,619	29,699	66,435	53,200	1,92,265	2,75,014
			[62,922]		[1,88,752]	
Borrowings <sup>(3)</sup>	79,783	242	2,075	-3,899	43,224	8,185
Other demand and time liabilities	1,87,601	-4,882	-43,253	-9,475	4,871	38,094
<b>Borrowings from Reserve Bank</b>	<b>72</b>	<b>—</b>	<b>-50</b>	<b>-1,416</b>	<b>—</b>	<b>72</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,31,965</b>	<b>-13,452</b>	<b>17,848</b>	<b>-6,830</b>	<b>30,781</b>	<b>17,539</b>
Cash in hand	11,853	403	713	119	635	2,668
Balances with Reserve Bank	1,20,112	-13,856	17,135	-6,949	30,146	14,871
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	24,490	-14	340	567	1,800	4,829
Money at call and short notice	12,239	-2,926	2,579	854	3,781	-10,201
Advances to Banks	3,210	-300	-832	-971	-191	-5,650
Other assets	8,581	-3,548	1,122	1,714	578	5,034
<b>Investments<sup>(5)</sup></b>	<b>7,37,838</b>	<b>-13,191</b>	<b>-10,280</b>	<b>10,261</b>	<b>13,937</b>	<b>8,964</b>
		(-1.8)	(-1.4)	(1.4)	(1.9)	(1.2)
Government securities	7,15,255	-13,146	-9,813	10,560	16,916	6,086
			[-22,005]		[4,723]	
Other approved securities	22,584	-45	-467	-299	-2,979	2,879
<b>Bank Credit</b>	<b>14,87,631</b>	<b>460</b>	<b>39,106</b>	<b>-8,843</b>	<b>2,76,982</b>	<b>3,48,096</b>
		(—)	(3.6)	(-0.6)	(32.1)	(30.5)
Food Credit	38,474	1,216	3,251	-2,217	2,139	-5,897
Non-food credit	14,49,157	-756	35,855	-6,626	2,74,843	3,53,994
			[2,973]		[2,41,961]	
Loans, cash-credit and overdrafts	14,15,765	2,558	40,721	-7,351	2,70,878	3,34,832
Inland bills- purchased	10,958	-969	290	-1,050	-182	3,114
discounted <sup>(6)</sup>	28,738	-1,505	-1,090	-550	2,206	4,596
Foreign bills-purchased	12,011	-408	-433	-519	910	1,616
discounted	20,158	784	-383	626	3,171	3,939
<b>Cash-Deposit Ratio</b>	<b>6.21</b>					
<b>Investment-Deposit Ratio</b>	<b>34.74</b>					
<b>Credit-Deposit Ratio</b>	<b>70.05</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.