

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

(Rs. crore)

<i>Item</i>	Outstanding as on 2006 May 26#	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	31,184	-1,435	1,201	-5,893	-564	-6,325
Borrowings from Banks <sup>(1)</sup>	29,818	2,446	-788	621	12,074	2,990
Other demand and time liabilities <sup>(2)</sup>	8,644	200	8,487	-246	8,563	-2,967
<b>Liabilities to Others</b>						
Aggregate deposits@	21,36,263	12,505	78,671	27,214	2,29,482	3,57,393
		(0.6)	(4.6)	(1.3)	(14.8)	(20.1)
Demand	3,31,444	1,306	5,524	-33,196	41,021	77,893
Time@	18,04,818	11,199	73,147	60,409	1,88,462	2,79,501
					[1,84,949]	
Borrowings <sup>(3)</sup>	78,078	-1,704	1,485	-5,065	41,372	7,070
Other demand and time liabilities	1,90,878	3,277	-44,004	2,098	7,252	42,122
<b>Borrowings from Reserve Bank</b>	<b>2</b>	<b>-70</b>	<b>724</b>	<b>-1,486</b>	<b>-45</b>	<b>-772</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,34,531</b>	<b>2,566</b>	<b>3,013</b>	<b>-5,575</b>	<b>17,220</b>	<b>34,941</b>
Cash in hand	11,973	120	1,515	-1,073	953	1,985
Balances with Reserve Bank	1,22,558	2,446	1,497	-4,503	16,268	32,956
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	22,404	-2,086	158	-4,059	1,777	2,925
Money at call and short notice	14,143	1,904	345	524	263	-6,063
Advances to Banks	3,646	436	-814	-545	-975	-5,231
Other assets	9,978	1,397	1,866	-142	1,408	5,687
<b>Investments<sup>(5)</sup></b>	<b>7,46,808</b>	<b>8,970</b>	<b>9,677</b>	<b>29,354</b>	<b>26,507</b>	<b>-2,023</b>
		(1.2)	(1.3)	(4.1)	(3.7)	(-0.3)
Government securities	7,24,185	8,930	10,241	23,443	29,513	-5,038
					[17,321]	
Other approved securities	22,624	40	-564	5,911	-3,007	3,015
<b>Bank Credit</b>	<b>14,93,115</b>	<b>5,484</b>	<b>40,644</b>	<b>-13,962</b>	<b>2,77,076</b>	<b>3,52,042</b>
		(0.4)	(3.7)	(-0.9)	(32.1)	(30.9)
Food Credit	39,062	588	4,606	-1,628	2,214	-6,664
Non-food credit	14,54,052	4,896	36,038	-12,334	2,74,862	3,58,706
					[2,41,980]	
Loans, cash-credit and overdrafts	14,21,237	5,472	42,798	-9,218	2,70,913	3,38,227
Inland bills- purchased	10,551	-408	126	-2,363	163	2,871
discounted <sup>(6)</sup>	28,912	174	-1,123	-1,904	2,190	4,802
Foreign bills-purchased	11,962	-48	-656	-1,112	725	1,790
discounted	20,453	295	-501	636	3,086	4,352
<b>Cash-Deposit Ratio</b>	<b>6.30</b>					
<b>Investment-Deposit Ratio</b>	<b>34.96</b>					
<b>Credit-Deposit Ratio</b>	<b>69.89</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.

3. Data on fiscal year variation for 2005-06 are not comparable with those of the previous years as the data for 2005-06 include 27 fortnights while usually the data for a year include 26 fortnights. Furthermore, the last reporting Friday of 2005-06 coincided with March 31, the closing day for banks' accounts.