

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

(Rs. crore)

Item	Outstanding as on 2006 Jun. 9#	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	31,778	594	1,481	-5,299	52	-6,010
Borrowings from Banks <sup>(1)</sup>	28,448	-1,370	2,524	-749	15,017	-1,691
Other demand and time liabilities <sup>(2)</sup>	7,601	-1,043	8,554	-1,289	9,207	-4,078
<b>Liabilities to Others</b>						
Aggregate deposits@	21,44,799	8,536	82,958	35,750	2,34,955	3,61,642
		(0.4)	(4.9)	(1.7)	(15.2)	(20.3)
Demand	3,29,723	-1,722	6,869	-34,917	47,151	74,826
Time@	18,15,076	10,258	76,090	70,667	1,87,804	2,86,816
					[1,84,291]	
Borrowings <sup>(3)</sup>	80,249	2,171	1,101	-2,895	40,628	9,625
Other demand and time liabilities	1,95,730	4,852	-39,980	6,950	11,365	42,951
<b>Borrowings from Reserve Bank</b>	<b>2</b>	<b>—</b>	<b>700</b>	<b>-1,486</b>	<b>750</b>	<b>-748</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,35,230</b>	<b>699</b>	<b>13,178</b>	<b>-4,876</b>	<b>23,344</b>	<b>25,475</b>
Cash in hand	11,475	-497	895	-1,570	1,003	2,108
Balances with Reserve Bank	1,23,755	1,196	12,283	-3,306	22,340	23,366
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	24,451	2,047	267	-2,011	751	4,863
Money at call and short notice	12,541	-1,601	4,757	-1,078	6,062	-12,076
Advances to Banks	3,025	-622	-578	-1,166	-958	-6,088
Other assets	10,176	198	322	56	-239	7,430
<b>Investments<sup>(5)</sup></b>	<b>7,48,647</b>	<b>1,839</b>	<b>-2,536</b>	<b>31,193</b>	<b>18,966</b>	<b>12,030</b>
		(0.2)	(-0.3)	(4.3)	(2.6)	(1.6)
Government securities	7,25,905	1,720	-2,005	25,163	21,787	8,928
					[9,594]	
Other approved securities	22,742	118	-532	6,029	-2,821	3,101
<b>Bank Credit</b>	<b>15,10,567</b>	<b>17,452</b>	<b>50,379</b>	<b>3,489</b>	<b>2,82,805</b>	<b>3,59,759</b>
		(1.2)	(4.6)	(0.2)	(32.6)	(31.3)
Food Credit	40,546	1,484	4,628	-145	2,587	-5,203
Non-food credit	14,70,021	15,968	45,751	3,634	2,80,218	3,64,961
					[2,47,336]	
Loans, cash-credit and overdrafts	14,36,357	15,120	53,308	5,902	2,76,571	3,42,837
Inland bills- purchased	10,142	-409	4	-2,772	679	2,584
discounted <sup>(6)</sup>	29,186	274	-1,683	-1,630	1,950	5,636
Foreign bills-purchased	13,435	1,473	-709	360	737	3,316
discounted	21,447	994	-540	1,630	2,868	5,385
<b>Cash-Deposit Ratio</b>	<b>6.31</b>					
<b>Investment-Deposit Ratio</b>	<b>34.91</b>					
<b>Credit-Deposit Ratio</b>	<b>70.43</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. Financial year variation during 2006-07 so far is worked out from March 31, 2006 whereas the corresponding variation during 2005-06 is worked out from March 18, 2005 (which were the last reporting Fridays for the respective years).