

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

(Rs. crore)

Item	Outstanding as on 2006 Jul. 7#	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	31,870	871	-5,656	-5,207	-327	-5,981
Borrowings from Banks <sup>(1)</sup>	30,217	-1,317	-48	1,020	18,568	-2,899
Other demand and time liabilities <sup>(2)</sup>	7,480	-112	9,037	-1,410	11,051	-5,737
<b>Liabilities to Others</b>						
Aggregate deposits@	21,77,547	32,048	19,435	68,499	2,37,533	3,72,977
		(1.5)	(1.1)	(3.2)	(15.2)	(20.7)
Demand	3,34,053	9,364	-26,201	-30,587	52,197	74,237
Time@	18,43,494	22,684	45,636	99,085	1,85,336	2,98,740
					[1,81,823]	
Borrowings <sup>(3)</sup>	83,642	-2,492	-939	498	41,280	12,660
Other demand and time liabilities	1,98,322	11,246	-30,555	9,542	11,135	41,860
<b>Borrowings from Reserve Bank</b>	<b>2</b>	<b>—</b>	<b>-65</b>	<b>-1,486</b>	<b>30</b>	<b>-28</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,27,842</b>	<b>-4,416</b>	<b>2,562</b>	<b>-12,264</b>	<b>27,187</b>	<b>22,148</b>
Cash in hand	12,127	192	-629	-919	1,128	2,607
Balances with Reserve Bank	1,15,715	-4,607	3,190	-11,345	26,060	19,542
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	25,703	489	-3,827	-760	2,654	5,361
Money at call and short notice	14,229	-1,049	5,727	610	12,525	-15,478
Advances to Banks	3,251	249	1,245	-940	-207	-6,781
Other assets	11,447	1,484	38	1,327	-118	8,819
<b>Investments<sup>(5)</sup></b>	<b>7,67,151</b>	<b>23,377</b>	<b>-1,133</b>	<b>49,697</b>	<b>9,318</b>	<b>28,021</b>
		(3.1)	(-0.2)	(6.9)	(1.3)	(3.8)
Government securities	7,44,571	23,433	-764	43,829	12,124	25,079
					[-68]	
Other approved securities	22,580	-56	-369	5,868	-2,806	2,942
<b>Bank Credit</b>	<b>15,41,990</b>	<b>18,822</b>	<b>24,749</b>	<b>34,912</b>	<b>2,94,406</b>	<b>3,65,031</b>
		(1.2)	(2.1)	(2.3)	(33.4)	(31.0)
Food Credit	37,854	-3,444	4,801	-2,837	1,359	-6,962
Non-food credit	15,04,135	22,265	19,948	37,749	2,93,046	3,71,993
					[2,60,164]	
Loans, cash-credit and overdrafts	14,68,330	18,087	32,331	37,874	2,87,164	3,49,617
Inland bills- purchased	10,046	353	-2,279	-2,868	1,950	1,559
discounted <sup>(6)</sup>	29,428	438	-2,513	-1,388	1,710	6,006
Foreign bills-purchased	12,752	354	-2,156	-322	657	2,610
discounted	21,433	-410	-633	1,616	2,925	5,239
<b>Cash-Deposit Ratio</b>	<b>5.87</b>					
<b>Investment-Deposit Ratio</b>	<b>35.23</b>					
<b>Credit-Deposit Ratio</b>	<b>70.81</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 financial year variation during 2005-06 is worked out from April 1, 2005.