

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

(Rs. crore)

Item	Outstanding as on 2006 Sep. 1#	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	32,143	140	-5,158	-4,935	2,263	-6,206
Borrowings from Banks <sup>(1)</sup>	29,961	1,367	-2,854	764	16,317	-350
Other demand and time liabilities <sup>(2)</sup>	8,027	-62	7,713	-863	9,646	-3,866
<b>Liabilities to Others</b>						
Aggregate deposits@	22,51,701	15,510	71,826	1,42,653	2,65,074	3,94,740
		(0.7)	(4.0)	(6.8)	(16.7)	(21.3)
Demand	3,40,203	2,568	-10,535	-24,437	57,246	64,721
Time@	19,11,498	12,942	82,361	1,67,090	2,07,828	3,30,019
					[2,04,315]	
Borrowings <sup>(3)</sup>	83,309	-1,144	7,409	165	47,893	3,979
Other demand and time liabilities	1,95,312	2,513	-21,840	6,532	17,900	30,135
<b>Borrowings from Reserve Bank</b>	<b>2</b>	<b>2</b>	<b>-89</b>	<b>-1,486</b>	<b>6</b>	<b>-4</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,36,500</b>	<b>1,419</b>	<b>8,232</b>	<b>-3,606</b>	<b>22,564</b>	<b>25,136</b>
Cash in hand	12,591	159	-179	-455	1,770	2,622
Balances with Reserve Bank	1,23,909	1,259	8,411	-3,151	20,794	22,515
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	26,235	1,225	-1,638	-228	5,089	3,704
Money at call and short notice	15,314	-83	-860	1,695	7,399	-7,807
Advances to Banks	3,289	-103	1,489	-902	-675	-6,987
Other assets	12,076	-140	581	1,956	1,050	8,905
<b>Investments<sup>(5)</sup></b>	<b>7,68,491</b>	<b>8,214</b>	<b>23,757</b>	<b>51,037</b>	<b>40,259</b>	<b>4,471</b>
		(1.1)	(3.2)	(7.1)	(5.6)	(0.6)
Government securities	7,46,578	8,515	24,067	45,836	42,683	2,255
					[30,491]	
Other approved securities	21,913	-300	-310	5,201	-2,424	2,216
<b>Bank Credit</b>	<b>15,92,628</b>	<b>16,483</b>	<b>61,869</b>	<b>85,551</b>	<b>3,02,922</b>	<b>3,78,550</b>
		(1.0)	(5.4)	(5.7)	(33.2)	(31.2)
Food Credit	36,529	-6	55	-4,162	215	-3,543
Non-food credit	15,56,100	16,489	61,814	89,713	3,02,707	3,82,092
					[2,69,825]	
Loans, cash-credit and overdrafts	15,17,086	15,224	68,087	86,631	2,94,683	3,62,617
Inland bills- purchased	9,532	104	-1,587	-3,382	2,460	353
discounted <sup>(6)</sup>	29,236	343	-3,276	-1,580	1,072	6,577
Foreign bills-purchased	13,451	666	-2,057	377	776	3,210
discounted	23,322	145	702	3,505	3,931	5,793
<b>Cash-Deposit Ratio</b>	<b>6.06</b>					
<b>Investment-Deposit Ratio</b>	<b>34.13</b>					
<b>Credit-Deposit Ratio</b>	<b>70.73</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.