

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

(Rs. crore)

Item	Outstanding as on 2006 Sep. 29#	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	33,827	993	-4,340	-3,251	4,198	-5,341
Borrowings from Banks <sup>(1)</sup>	34,800	1,077	-1,612	5,603	15,031	3,247
Other demand and time liabilities <sup>(2)</sup>	7,777	136	1,064	-1,113	1,092	2,533
<b>Liabilities to Others</b>						
Aggregate deposits@	23,02,382	49,326	1,37,732	1,93,333	3,15,566	3,79,514
		(2.2)	(7.7)	(9.2)	(19.6)	(19.7)
Demand	3,57,177	17,912	18,917	-7,463	75,432	52,243
Time@	19,45,204	31,413	1,18,815	2,00,795	2,40,134	3,27,271
					[2,36,621]	
Borrowings <sup>(3)</sup>	84,651	-3,473	6,357	1,507	47,960	6,374
Other demand and time liabilities	2,17,216	8,271	-8,170	28,436	17,559	38,369
<b>Borrowings from Reserve Bank</b>	<b>1,430</b>	<b>1,430</b>	<b>705</b>	<b>-58</b>	<b>800</b>	<b>630</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,54,413</b>	<b>8,057</b>	<b>13,444</b>	<b>14,307</b>	<b>26,162</b>	<b>37,837</b>
Cash in hand	14,066	1,727	727	1,021	1,938	3,190
Balances with Reserve Bank	1,40,347	6,330	12,717	13,286	24,224	34,647
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	27,367	891	27	905	7,173	3,171
Money at call and short notice	18,376	959	-345	4,757	689	-5,260
Advances to Banks	3,974	842	-5,793	-218	-6,605	980
Other assets	15,258	3,392	1,087	5,139	1,109	11,582
<b>Investments<sup>(5)</sup></b>	<b>7,52,764</b>	<b>-8,354</b>	<b>16,326</b>	<b>35,309</b>	<b>50,475</b>	<b>-3,826</b>
		(-1.1)	(2.2)	(4.9)	(7.1)	(-0.5)
Government securities	7,30,884	-8,244	16,868	30,142	52,944	-6,240
					[40,752]	
Other approved securities	21,880	-110	-541	5,168	-2,469	2,414
<b>Bank Credit</b>	<b>16,54,734</b>	<b>47,216</b>	<b>1,24,029</b>	<b>1,47,657</b>	<b>3,37,244</b>	<b>3,78,496</b>
		(2.9)	(10.8)	(9.8)	(35.9)	(29.7)
Food Credit	33,458	-2,938	-467	-7,233	911	-6,091
Non-food credit	16,21,276	50,154	1,24,496	1,54,889	3,36,333	3,84,586
					[3,03,451]	
Loans, cash-credit and overdrafts	15,76,418	44,831	1,26,985	1,45,963	3,28,009	3,63,051
Inland bills- purchased	10,016	493	-144	-2,898	3,116	-607
discounted <sup>(6)</sup>	30,051	816	-1,812	-765	1,566	5,928
Foreign bills-purchased	15,165	1,772	-1,419	2,090	848	4,285
discounted	23,084	-695	418	3,266	3,704	5,839
<b>Cash-Deposit Ratio</b>	<b>6.71</b>					
<b>Investment-Deposit Ratio</b>	<b>32.70</b>					
<b>Credit-Deposit Ratio</b>	<b>71.87</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.