

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

(Rs. crore)

Item	Outstanding as on 2007 Jan. 5#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2005-2006	2006-2007	2006	2007
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	32,546	-127	-9,766	-4,532	-2,639	-1,195
Borrowings from Banks <sup>(1)</sup>	31,381	-1,626	-2,864	2,184	2,938	1,080
Other demand and time liabilities <sup>(2)</sup>	8,396	62	2,825	-494	3,661	1,390
<b>Liabilities to Others</b>						
Aggregate deposits@	23,81,242	31,850	1,58,070	2,72,194	2,85,182	4,38,037
		(1.4)	(8.9)	(12.9)	(17.2)	(22.5)
Demand	3,65,696	7,675	17,572	1,056	71,103	62,106
Time@	20,15,546	24,175	1,40,498	2,71,137	2,14,079	3,75,931
Borrowings <sup>(3)</sup>	84,629	4,826	9,443	1,485	16,070	3,265
Other demand and time liabilities	2,23,671	9,202	-5,177	34,890	11,168	41,831
<b>Borrowings from Reserve Bank</b>	<b>1,314</b>	<b>-2,207</b>	<b>156</b>	<b>-173</b>	<b>251</b>	<b>1,063</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,43,441</b>	<b>2,664</b>	<b>8,172</b>	<b>3,334</b>	<b>21,466</b>	<b>32,136</b>
Cash in hand	13,100	284	38	54	2,067	2,913
Balances with Reserve Bank	1,30,341	2,380	8,134	3,280	19,399	29,223
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	25,740	-637	617	-722	6,517	955
Money at call and short notice	17,674	-176	-8,637	4,054	-7,019	2,330
Advances to Banks	5,565	7	-4,643	1,374	-4,905	1,421
Other assets	12,614	7	829	2,494	1,031	9,195
<b>Investments<sup>(5)</sup></b>	<b>7,65,786</b>	<b>12,238</b>	<b>-17,559</b>	<b>48,331</b>	<b>-3,438</b>	<b>43,081</b>
		(1.6)	(-2.4)	(6.7)	(-0.5)	(6.0)
Government securities	7,43,964	11,943	-15,580	43,222	-729	39,288
Other approved securities	21,821	296	-1,979	5,109	-2,710	3,793
<b>Bank Credit</b>	<b>17,57,479</b>	<b>23,800</b>	<b>1,97,551</b>	<b>2,50,402</b>	<b>3,09,053</b>	<b>4,07,718</b>
		(1.4)	(17.1)	(16.6)	(29.7)	(30.2)
Food Credit	43,083	1,454	3,084	2,392	-1,959	-17
Non-food credit	17,14,396	22,346	1,94,468	2,48,010	3,11,013	4,07,735
Loans, cash-credit and overdrafts	16,77,963	21,919	1,95,143	2,47,508	2,97,589	3,96,438
Inland bills- purchased	11,315	292	-599	-1,599	2,465	1,147
discounted <sup>(6)</sup>	31,374	-877	2,395	558	4,319	3,044
Foreign bills-purchased	14,288	1,255	-936	1,214	974	2,925
discounted	22,540	1,211	1,548	2,722	3,706	4,164
<b>Cash-Deposit Ratio</b>	<b>6.02</b>					
<b>Investment-Deposit Ratio</b>	<b>32.16</b>					
<b>Credit-Deposit Ratio</b>	<b>73.81</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. 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.