

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

(Rs. crore)

Item	Outstanding as on 2007 Feb. 2 #	Fortnight	Variation over			
			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	35,862	1,159	-10,681	-1,216	-2,168	3,036
Borrowings from Banks <sup>(1)</sup>	33,699	2,753	-5,804	4,503	187	6,338
Other demand and time liabilities <sup>(2)</sup>	9,214	197	3,127	324	4,150	1,906
<b>Liabilities to Others</b>						
Aggregate deposits@	24,26,703	37,594	1,85,283	3,17,655	2,93,143	4,56,285
		(1.6)	(10.4)	(15.1)	(17.5)	(23.2)
Demand	3,82,090	25,389	35,102	17,450	79,130	60,970
Time@	20,44,614	12,205	1,50,181	3,00,205	2,14,012	3,95,315
Borrowings <sup>(3)</sup>	81,876	-1,897	5,365	-1,268	12,528	4,591
Other demand and time liabilities	2,23,260	8,420	4,227	34,480	21,476	32,017
<b>Borrowings from Reserve Bank</b>	<b>3,966</b>	<b>260</b>	<b>2,021</b>	<b>2,479</b>	<b>2,116</b>	<b>1,850</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,58,298</b>	<b>6,189</b>	<b>11,588</b>	<b>18,192</b>	<b>13,260</b>	<b>43,579</b>
Cash in hand	13,900	586	667	854	2,191	3,085
Balances with Reserve Bank	1,44,398	5,603	10,921	17,338	11,069	40,494
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	25,507	408	-838	-955	6,548	2,176
Money at call and short notice	17,797	3,846	-14,981	4,178	-11,951	8,797
Advances to Banks	4,993	-576	-4,835	802	-5,691	1,041
Other assets	19,550	301	746	9,430	1,139	16,215
<b>Investments<sup>(5)</sup></b>	<b>7,57,558</b>	<b>-1,733</b>	<b>-19,190</b>	<b>40,103</b>	<b>7,147</b>	<b>36,484</b>
		(-0.2)	(-2.6)	(5.6)	(1.0)	(5.1)
Government securities	7,36,237	-1,259	-16,996	35,495	10,019	32,977
Other approved securities	21,321	-474	-2,194	4,609	-2,872	3,508
<b>Bank Credit</b>	<b>17,96,115</b>	<b>29,624</b>	<b>2,34,054</b>	<b>2,89,038</b>	<b>3,32,438</b>	<b>4,09,851</b>
		(1.7)	(20.3)	(19.2)	(31.5)	(29.6)
Food Credit	43,503	2,292	-64	2,812	-2,996	3,551
Non-food credit	17,52,612	27,331	2,34,118	2,86,226	3,35,435	4,06,301
Loans, cash-credit and overdrafts	17,16,052	29,485	2,32,932	2,85,597	3,23,922	3,96,738
Inland bills- purchased	11,688	529	-887	-1,226	2,619	1,809
discounted <sup>(6)</sup>	31,440	-210	1,817	624	2,805	3,688
Foreign bills-purchased	14,363	222	-1,199	1,289	218	3,264
discounted	22,571	-402	1,391	2,754	2,874	4,353
<b>Cash-Deposit Ratio</b>	<b>6.52</b>					
<b>Investment-Deposit Ratio</b>	<b>31.22</b>					
<b>Credit-Deposit Ratio</b>	<b>74.01</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.