

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

(Rs. crore)

Item	Outstanding as on 2007 Feb. 23 #	Variation over				
		Month	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	36,047	1,783	-13,409	-1,030	-5,014	5,949
Borrowings from Banks <sup>(1)</sup>	32,386	1,211	-2,673	3,189	5,184	1,894
Other demand and time liabilities <sup>(2)</sup>	10,093	1,259	4,865	1,203	5,969	1,048
<b>Liabilities to Others</b>						
Aggregate deposits@	24,67,048	62,240	1,96,112	3,57,999	2,86,360	4,85,800
		(2.6)	(11.0)	(17.0)	(16.9)	(24.5)
Demand	3,97,230	29,297	34,353	32,590	71,213	76,860
Time@	20,69,817	32,942	1,61,759	3,25,409	2,15,147	4,08,940
Borrowings <sup>(3)</sup>	85,765	2,044	9,696	2,622	11,038	4,149
Other demand and time liabilities	2,19,629	4,928	-746	30,849	15,280	33,358
<b>Borrowings from Reserve Bank</b>	<b>827</b>	<b>-3,489</b>	<b>2,384</b>	<b>-661</b>	<b>2,479</b>	<b>1,837</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,70,876</b>	<b>4,632</b>	<b>23,772</b>	<b>30,770</b>	<b>22,608</b>	<b>43,972</b>
Cash in hand	13,569	-4	852	524	1,881	2,569
Balances with Reserve Bank	1,57,306	4,635	22,920	30,246	20,727	41,403
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	25,386	562	-696	-1,076	4,795	1,914
Money at call and short notice	18,050	2,985	-12,914	4,431	-6,780	6,983
Advances to Banks	4,825	-462	-5,161	633	-5,670	1,198
Other assets	19,732	267	1,626	9,612	1,807	15,517
<b>Investments<sup>(5)</sup></b>	<b>7,85,666</b>	<b>28,633</b>	<b>-30,652</b>	<b>68,211</b>	<b>-21,432</b>	<b>76,055</b>
		(3.8)	(-4.1)	(9.5)	(-2.9)	(10.7)
Government securities	7,64,423	28,758	-27,972	63,681	-18,345	72,139
Other approved securities	21,243	-125	-2,680	4,531	-3,087	3,916
<b>Bank Credit</b>	<b>18,20,238</b>	<b>39,606</b>	<b>2,55,045</b>	<b>3,13,161</b>	<b>3,40,139</b>	<b>4,12,984</b>
		(2.2)	(22.1)	(20.8)	(31.9)	(29.3)
Food Credit	43,898	1,827	856	3,207	-263	3,026
Non-food credit	17,76,340	37,779	2,54,188	3,09,954	3,40,403	4,09,958
Loans, cash-credit and overdrafts	17,40,232	39,421	2,52,946	3,09,777	3,31,151	4,00,904
Inland bills- purchased	11,719	494	-1,315	-1,195	2,623	2,268
discounted <sup>(6)</sup>	31,352	-450	2,283	536	2,920	3,134
Foreign bills-purchased	14,468	376	-735	1,393	592	2,904
discounted	22,467	-235	1,866	2,650	2,854	3,774
<b>Cash-Deposit Ratio</b>	<b>6.93</b>					
<b>Investment-Deposit Ratio</b>	<b>31.85</b>					
<b>Credit-Deposit Ratio</b>	<b>73.78</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. Year-on-year variation for the current week are over the levels of non-reporting Friday of the previous years.

3. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.