

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

(Rs. crore)

Item	Outstanding as on 2007 Mar. 30 #	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	40,083	4,109	-6,430	3,005	-6,430	3,005
Borrowings from Banks <sup>(1)</sup>	35,131	-1,599	-3,968	5,934	-3,968	5,934
Other demand and time liabilities <sup>(2)</sup>	10,078	378	4,710	1,188	4,710	1,188
<b>Liabilities to Others</b>						
Aggregate deposits@	25,94,259	89,608	3,23,913	4,85,210	3,23,913	4,85,210
		(3.6)	(18.1)	(23.0)	(18.1)	(23.0)
Demand	4,23,126	48,319	78,623	58,486	78,623	58,486
Time@	21,71,134	41,289	2,45,291	4,26,725	2,45,291	4,26,725
Borrowings <sup>(3)</sup>	86,151	-2,240	11,224	3,007	11,224	3,007
Other demand and time liabilities	2,45,784	6,850	1,763	57,004	1,763	57,004
<b>Borrowings from Reserve Bank</b>	<b>6,245</b>	<b>3,217</b>	<b>1,393</b>	<b>4,757</b>	<b>1,393</b>	<b>4,757</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,95,573</b>	<b>15,414</b>	<b>36,974</b>	<b>55,467</b>	<b>36,974</b>	<b>55,467</b>
Cash in hand	15,351	1,636	2,897	2,305	2,897	2,305
Balances with Reserve Bank	1,80,222	13,778	34,077	53,161	34,077	53,161
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	28,163	2,783	2,294	1,700	2,294	1,700
Money at call and short notice	20,871	784	-10,362	7,252	-10,362	7,252
Advances to Banks	6,480	1,058	-4,596	2,289	-4,596	2,289
Other assets	21,329	1,798	7,530	11,210	7,530	11,210
<b>Investments<sup>(5)</sup></b>	<b>7,92,160</b>	<b>6,072</b>	<b>-22,809</b>	<b>74,706</b>	<b>-22,809</b>	<b>74,706</b>
		(0.8)	(-3.1)	(10.4)	(-3.1)	(10.4)
Government securities	7,71,060	6,215	-19,514	70,318	-19,514	70,318
Other approved securities	21,100	-143	-3,295	4,388	-3,295	4,388
<b>Bank Credit</b>	<b>19,23,192</b>	<b>56,237</b>	<b>3,54,868</b>	<b>4,16,115</b>	<b>3,54,868</b>	<b>4,16,115</b>
		(3.0)	(30.8)	(27.6)	(30.8)	(27.6)
Food Credit	46,521	683	675	5,830	675	5,830
Non-food credit	18,76,672	55,554	3,54,193	4,10,285	3,54,193	4,10,285
Loans, cash-credit and overdrafts	18,38,462	53,162	3,44,073	4,08,007	3,44,073	4,08,007
Inland bills- purchased	13,545	2,011	2,147	631	2,147	631
discounted <sup>(6)</sup>	31,334	-590	4,881	518	4,881	518
Foreign bills-purchased	15,777	982	776	2,703	776	2,703
discounted	24,074	672	2,990	4,257	2,990	4,257
<b>Cash-Deposit Ratio</b>	<b>7.54</b>					
<b>Investment-Deposit Ratio</b>	<b>30.54</b>					
<b>Credit-Deposit Ratio</b>	<b>74.13</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.