

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Jan. 20#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2004-2005	2005-2006	2005	2006
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	32,922	-695	-2,198	-3,387	-1,557	-1,714
Borrowings from Banks ⁽¹⁾	27,556	-2,524	11,487	-59	13,001	1,043
Other demand and time liabilities ⁽²⁾	6,777	49	43	3,653	441	4,107
Liabilities to Others						
Aggregate deposits@	19,48,848	9,208	1,57,576	2,48,649	2,20,392	2,86,855
		(0.5)	(10.5)	(14.6)	(15.3)	(17.3)
Demand	2,96,967	-5,909	6,238	48,939	41,202	65,706
Time@	16,51,881	15,117	1,51,338	1,99,711	1,79,189	2,21,149
			[1,47,825]		[1,75,676]	
Borrowings ⁽³⁾	78,304	-2,527	41,394	8,781	43,321	12,240
Other demand and time liabilities	1,78,301	-2,723	14,705	-14,458	27,162	15,513
Borrowings from Reserve Bank	1,835	1,584	—	1,785	—	1,835
Cash in hand and Balances with Reserve Bank	1,16,059	4,523	26,671	19,482	17,562	12,493
Cash in hand	10,326	-92	561	1,854	643	1,866
Balances with Reserve Bank	1,05,733	4,615	26,110	17,628	16,919	10,626
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	23,437	-45	627	4,116	1,085	5,849
Money at call and short notice	10,175	-4,587	1,578	-9,685	1,022	-9,461
Advances to Banks	3,559	-80	-1,103	-6,133	204	-5,862
Other assets	3,458	60	-251	1,034	-53	1,072
Investments⁽⁵⁾	7,14,502	-9,866	34,366	-24,651	60,285	2,548
		(-1.4)	(5.1)	(-3.3)	(9.3)	(0.4)
Government securities	6,91,721	-9,320	36,352	-27,260	62,667	611
			[24,160]		[50,474]	
Other approved securities	22,781	-546	-1,986	2,609	-2,382	1,937
Bank Credit	13,64,508	7,638	2,06,537	2,64,079	2,50,327	3,17,185
		(0.6)	(24.6)	(24.0)	(31.4)	(30.3)
Food Credit	38,343	-4,757	5,468	-2,778	4,743	-3,086
Non-food credit	13,26,165	12,395	2,01,070	2,66,857	2,45,584	3,20,271
			[1,68,188]		[2,12,702]	
Loans, cash-credit and overdrafts	12,96,581	6,928	1,93,975	2,56,369	2,34,361	3,13,366
Inland bills- purchased	9,924	391	346	2,370	952	2,609
discounted ⁽⁶⁾	28,350	342	2,977	3,118	4,224	3,643
Foreign bills-purchased	11,210	-80	285	383	1,047	813
discounted	18,442	57	8,955	1,840	9,742	-3,245
Cash-Deposit Ratio	5.96					
Investment-Deposit Ratio	36.66					
Credit-Deposit Ratio	70.02					

@ : 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.