

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Feb. 24#	Variation over				
		Month	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	30,056	-3,209	-1,722	-6,252	-1,874	-5,056
Borrowings from Banks ⁽¹⁾	30,867	-595	10,282	3,251	11,776	5,559
Other demand and time liabilities ⁽²⁾	8,550	2,767	450	5,426	826	5,474
Liabilities to Others						
Aggregate deposits@	19,79,542	23,478	1,90,471	2,79,344	2,14,235	2,84,655
		(1.2)	(12.7)	(16.4)	(14.5)	(16.8)
Demand	3,18,980	9,212	24,135	70,952	45,506	69,823
Time@	16,60,562	14,266	1,66,336	2,08,392	1,68,729	2,14,832
			[1,62,823]		[1,65,215]	
Borrowings ⁽³⁾	80,495	2,273	45,909	10,972	46,291	9,916
Other demand and time liabilities	1,88,521	6,336	22,907	-4,238	28,951	17,531
Borrowings from Reserve Bank	2,479	-626	—	2,429	—	3,106
Cash in hand and Balances with Reserve Bank	1,26,444	696	27,401	29,867	22,916	22,148
Cash in hand	10,541	-235	1,221	2,069	741	1,421
Balances with Reserve Bank	1,15,903	931	26,179	27,798	22,175	20,727
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	23,667	-221	1,716	4,347	2,291	4,990
Money at call and short notice	10,820	-2,343	-210	-9,041	397	-7,028
Advances to Banks	3,888	-74	-1,227	-5,803	-830	-5,407
Other assets	4,389	1,216	-229	1,965	-37	1,981
Investments⁽⁵⁾	7,10,758	-109	53,455	-28,396	52,908	-20,285
		(—)	(7.9)	(-3.8)	(7.8)	(-2.8)
Government securities	6,87,613	120	55,871	-31,369	55,499	-23,016
			[43,678]		[43,306]	
Other approved securities	23,145	-229	-2,416	2,973	-2,590	2,731
Bank Credit	14,04,995	34,478	2,26,330	3,04,567	2,46,927	3,37,880
		(2.5)	(26.9)	(27.7)	(30.1)	(31.7)
Food Credit	40,872	2,184	5,174	-249	5,498	-263
Non-food credit	13,64,123	32,294	2,21,156	3,04,815	2,41,429	3,38,144
			[1,88,274]		[2,08,547]	
Loans, cash-credit and overdrafts	13,37,286	33,707	2,18,937	2,97,074	2,38,714	3,29,109
Inland bills- purchased	9,622	-315	-141	2,068	-339	2,794
discounted ⁽⁶⁾	28,017	606	3,568	2,785	4,366	2,720
Foreign bills-purchased	11,431	287	859	603	1,307	459
discounted	18,639	192	3,107	2,037	2,879	2,800
Cash-Deposit Ratio	6.39					
Investment-Deposit Ratio	35.91					
Credit-Deposit Ratio	70.98					

@ : 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.

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.