

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Mar. 31#	Variation over				
		Fortnight	Financial year		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	33,667	986	6,674	-2,641	1,387	-9,840
Borrowings from Banks ⁽¹⁾	29,512	-1,056	18,139	1,896	16,914	-3,653
Other demand and time liabilities ⁽²⁾	8,578	-1,552	1,554	5,454	1,703	4,398
Liabilities to Others						
Aggregate deposits@	20,87,670	83,895	2,80,719	3,87,471	2,33,727	3,02,534
		(4.2)	(18.7)	(22.8)	(15.1)	(16.9)
Demand	3,47,250	25,420	60,995	99,223	39,567	61,233
Time@	17,40,419	58,474	2,19,724	2,88,249	1,94,160	2,41,301
			[2,16,211]		[1,90,647]	
Borrowings ⁽³⁾	83,681	3,236	47,251	14,158	46,252	11,761
Other demand and time liabilities	1,97,076	2,532	38,933	4,316	29,312	10,059
Borrowings from Reserve Bank	1,488	1,169	95	1,438	95	1,393
Cash in hand and Balances with Reserve Bank	1,38,794	19,543	26,237	42,217	16,318	35,662
Cash in hand	11,734	1,138	2,251	3,262	1,603	1,585
Balances with Reserve Bank	1,27,061	18,405	23,987	38,955	14,715	34,077
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	23,923	851	7,207	4,603	3,778	-245
Money at call and short notice	11,385	-2,287	5,923	-8,476	4,374	-12,596
Advances to Banks	4,181	465	-1,736	-5,510	-1,782	-4,606
Other assets	6,867	2,042	-48	4,442	-634	4,277
Investments⁽⁵⁾	7,27,577	18,936	62,675	-11,576	52,043	-12,686
		(2.7)	(9.2)	(-1.6)	(7.6)	(-1.7)
Government securities	7,04,694	19,116	65,498	-14,287	54,665	-15,562
			[53,306]		[42,472]	
Other approved securities	22,883	-179	-2,823	2,711	-2,622	2,876
Bank Credit	14,96,474	53,883	3,11,425	3,96,045	2,77,358	3,44,264
		(3.7)	(37.0)	(36.0)	(31.7)	(29.9)
Food Credit	41,787	-38	4,055	667	3,043	1,771
Non-food credit	14,54,687	53,921	3,07,370	3,95,379	2,74,315	3,42,493
			[2,74,488]		[2,41,433]	
Loans, cash-credit and overdrafts	14,23,116	49,388	2,97,142	3,82,904	2,67,458	3,36,735
Inland bills- purchased	12,008	2,094	3,797	4,454	1,733	1,242
discounted ⁽⁶⁾	29,288	725	4,205	4,056	3,177	3,353
Foreign bills-purchased	12,529	1,064	2,186	1,701	1,565	230
discounted	19,532	613	4,095	2,930	3,425	2,705
Cash-Deposit Ratio	6.65					
Investment-Deposit Ratio	34.85					
Credit-Deposit Ratio	71.68					

@ : 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. Data on fiscal year variation for 2005-06 are not comparable with those of the previous years as the data for 2005-06 include 27 fortnights while usually the data for a year include 26 fortnights. Furthermore, the last reporting Friday of 2005-06 coincided with March 31, the closing day for banks' accounts.