

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Apr. 28#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2005-2006	2006-2007	2005	2006
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	33,191	-2,498	1,084	-475	-2,034	-4,200
Borrowings from Banks ⁽¹⁾	29,318	921	2,009	-193	15,838	-307
Other demand and time liabilities ⁽²⁾	8,477	719	8,854	-101	9,037	-3,502
Liabilities to Others						
Aggregate deposits@	21,36,945	23,845	73,013	49,275	2,24,044	3,63,734
		(1.1)	(4.3)	(2.4)	(14.5)	(20.5)
Demand	3,73,025	11,250	15,476	25,774	41,790	1,09,521
Time@	17,63,920	12,595	57,537	23,501	1,82,254	2,54,213
			[54,024]		[1,78,741]	
Borrowings ⁽³⁾	79,541	-1,872	1,776	-4,141	44,171	8,242
Other demand and time liabilities	1,92,483	-10,665	-34,030	-4,593	6,322	33,753
Borrowings from Reserve Bank	72	-358	-50	-1,416	—	72
Cash in hand and Balances with Reserve Bank	1,45,417	27,349	17,536	6,623	21,847	31,304
Cash in hand	11,449	199	1,231	-285	820	1,747
Balances with Reserve Bank	1,33,968	27,150	16,306	6,907	21,027	29,557
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	24,505	120	653	581	1,828	4,531
Money at call and short notice	15,165	4,564	71	3,780	2,885	-4,767
Advances to Banks	3,510	-85	-1,200	-671	-1,593	-4,982
Other assets	12,129	1,171	596	5,263	50	9,108
Investments⁽⁵⁾	7,51,029	-3,403	1,742	23,452	27,707	10,134
		(-0.5)	(0.2)	(3.2)	(3.9)	(1.4)
Government securities	7,28,400	-3,357	2,148	23,706	30,581	7,271
			[-10,045]		[18,388]	
Other approved securities	22,629	-46	-406	-254	-2,873	2,863
Bank Credit	14,87,171	-5,150	27,553	-9,303	2,63,079	3,59,189
		(-0.3)	(2.5)	(-0.6)	(30.4)	(31.8)
Food Credit	37,258	4,275	644	-3,433	-1,233	-4,507
Non-food credit	14,49,913	-9,425	26,909	-5,870	2,64,312	3,63,696
			[-5,973]		[2,31,430]	
Loans, cash-credit and overdrafts	14,13,207	-4,804	27,589	-9,909	2,56,561	3,45,406
Inland bills- purchased	11,928	-242	708	-80	-230	3,666
discounted ⁽⁶⁾	30,243	263	-326	955	2,703	5,336
Foreign bills-purchased	12,419	42	-94	-110	766	1,685
discounted	19,374	-409	-324	-158	3,279	3,096
Cash-Deposit Ratio	6.80					
Investment-Deposit Ratio	35.14					
Credit-Deposit Ratio	69.59					

@ : 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.