

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2006 Jun. 30#	Variation over				
		Month	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	31,788	603	1,339	-5,290	-567	-5,860
Borrowings from Banks ⁽¹⁾	31,543	1,725	2,194	2,346	14,015	1,733
Other demand and time liabilities ⁽²⁾	7,361	-1,283	8,788	-1,530	8,696	-4,552
Liabilities to Others						
Aggregate deposits@	21,82,144	45,881	92,886	73,095	2,30,665	3,89,059
		(2.1)	(5.5)	(3.5)	(14.8)	(21.7)
Demand	3,42,659	11,215	15,741	-21,981	50,901	78,891
Time@	18,39,484	34,666	77,145	95,076	1,79,763	3,10,168
					[1,76,250]	
Borrowings ⁽³⁾	85,957	7,878	1,395	2,813	40,839	15,039
Other demand and time liabilities	1,89,396	-1,482	-42,981	616	6,165	39,617
Borrowings from Reserve Bank	2	—	-50	-1,486	—	2
Cash in hand and Balances with Reserve Bank	1,39,112	4,581	9,520	-994	18,810	33,015
Cash in hand	12,982	1,009	1,639	-64	1,212	2,871
Balances with Reserve Bank	1,26,130	3,572	7,881	-931	17,598	30,144
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	26,516	4,112	280	53	1,734	6,915
Money at call and short notice	15,895	1,753	6,495	2,276	7,215	-10,460
Advances to Banks	3,348	-299	-535	-844	-834	-5,809
Other assets	11,382	1,404	30	1,262	-308	8,928
Investments⁽⁵⁾	7,57,530	10,722	-879	40,076	20,815	19,256
		(1.4)	(-0.1)	(5.6)	(2.9)	(2.6)
Government securities	7,34,968	10,784	-182	34,226	23,986	16,169
					[11,793]	
Other approved securities	22,562	-62	-697	5,850	-3,171	3,087
Bank Credit	15,45,084	51,969	60,775	38,007	2,82,333	3,83,881
		(3.5)	(5.5)	(2.5)	(32.1)	(33.1)
Food Credit	37,955	-1,107	3,681	-2,735	1,741	-6,847
Non-food credit	15,07,129	53,077	57,094	40,743	2,80,593	3,90,728
					[2,47,711]	
Loans, cash-credit and overdrafts	14,71,169	49,932	63,275	40,714	2,75,225	3,67,681
Inland bills- purchased	10,166	-384	-76	-2,748	590	2,688
discounted ⁽⁶⁾	29,331	419	-1,160	-1,485	2,726	5,259
Foreign bills-purchased	12,683	721	-620	-392	884	2,475
discounted	21,735	1,282	-645	1,918	2,908	5,778
Cash-Deposit Ratio	6.38					
Investment-Deposit Ratio	34.71					
Credit-Deposit Ratio	70.81					

@ : 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. Financial year variation during 2006-07 so far is worked out from March 31, 2006 whereas the corresponding variation during 2005-06 is worked out from March 18, 2005 (which were the last reporting Fridays for the respective years). Year-on-year variation for the current week are over the levels of reporting Friday of the previous year i.e. June 24, 2005.

4. 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.