

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2006 Jul. 7#	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	31,870	871	1,543	-5,207	-327	-5,981
Borrowings from Banks ⁽¹⁾	30,217	-1,317	5,501	1,020	18,568	-2,899
Other demand and time liabilities ⁽²⁾	7,480	-112	10,093	-1,410	11,051	-5,737
Liabilities to Others						
Aggregate deposits@	21,77,547	32,048	1,04,372	68,499	2,37,533	3,72,977
		(1.5)	(6.1)	(3.2)	(15.2)	(20.7)
Demand	3,34,053	9,364	11,788	-30,587	52,197	74,237
Time@	18,43,494	22,684	92,583	99,085	1,85,336	2,98,740
					[1,81,823]	
Borrowings ⁽³⁾	83,642	-2,492	1,459	498	41,280	12,660
Other demand and time liabilities	1,98,322	11,246	-36,298	9,542	11,135	41,860
Borrowings from Reserve Bank	2	—	-20	-1,486	30	-28
Cash in hand and Balances with Reserve Bank						
Cash in hand	1,27,842	-4,416	9,116	-12,264	27,187	22,148
Cash in hand	12,127	192	1,048	-919	1,128	2,607
Balances with Reserve Bank	1,15,715	-4,607	8,068	-11,345	26,060	19,542
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	25,703	489	1,021	-760	2,654	5,361
Money at call and short notice	14,229	-1,049	9,847	610	12,525	-15,478
Advances to Banks	3,251	249	341	-940	-207	-6,781
Other assets	11,447	1,484	203	1,327	-118	8,819
Investments⁽⁵⁾	7,67,151	23,377	-24	49,697	9,318	28,021
		(3.1)	(—)	(6.9)	(1.3)	(3.8)
Government securities	7,44,571	23,433	510	43,829	12,124	25,079
					[-68]	
Other approved securities	22,580	-56	-534	5,868	-2,806	2,942
Bank Credit	15,41,990	18,822	76,530	34,912	2,94,406	3,65,031
		(1.2)	(7.0)	(2.3)	(33.4)	(31.0)
Food Credit	37,854	-3,444	3,696	-2,837	1,359	-6,962
Non-food credit	15,04,135	22,265	72,834	37,749	2,93,046	3,71,993
					[2,60,164]	
Loans, cash-credit and overdrafts	14,68,330	18,087	78,500	37,874	2,87,164	3,49,617
Inland bills- purchased	10,046	353	934	-2,868	1,950	1,559
discounted ⁽⁶⁾	29,428	438	-1,810	-1,388	1,710	6,006
Foreign bills-purchased	12,752	354	-685	-322	657	2,610
discounted	21,433	-410	-408	1,616	2,925	5,239
Cash-Deposit Ratio	5.87					
Investment-Deposit Ratio	35.23					
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).