

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Jul. 21#	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	31,818	-53	-5,497	-5,260	766	-6,193
Borrowings from Banks ⁽¹⁾	27,546	-2,671	-2,767	-1,651	17,231	-2,851
Other demand and time liabilities ⁽²⁾	7,680	200	7,126	-1,210	9,158	-3,627
Liabilities to Others						
Aggregate deposits@	21,97,689	20,142	26,273	88,641	2,39,158	3,86,280
		(0.9)	(1.5)	(4.2)	(15.2)	(21.3)
Demand	3,26,115	-7,938	-22,593	-38,525	54,919	62,690
Time@	18,71,574	28,080	48,866	1,27,166	1,84,239	3,23,590
					[1,80,726]	
Borrowings ⁽³⁾	81,969	-1,673	-346	-1,175	39,079	10,395
Other demand and time liabilities	1,89,466	-8,856	-34,421	686	7,121	36,870
Borrowings from Reserve Bank	2	—	-95	-1,486	—	2
Cash in hand and Balances with Reserve Bank	1,30,800	2,958	8,047	-9,306	26,705	19,621
Cash in hand	11,847	-280	194	-1,198	1,582	1,505
Balances with Reserve Bank	1,18,953	3,238	7,854	-8,107	25,123	18,116
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	26,126	423	-4,038	-336	2,824	5,995
Money at call and short notice	11,153	-3,077	-654	-2,467	7,314	-12,174
Advances to Banks	3,321	70	708	-870	-540	-6,174
Other assets	11,500	53	114	1,380	170	8,796
Investments⁽⁵⁾	7,68,165	1,014	335	50,711	10,307	27,567
		(0.1)	(—)	(7.1)	(1.4)	(3.7)
Government securities	7,44,287	-284	1,096	43,545	13,497	22,934
					[1,304]	
Other approved securities	23,879	1,298	-761	7,166	-3,190	4,633
Bank Credit	15,49,585	7,596	23,632	42,508	2,92,216	3,73,744
		(0.5)	(2.1)	(2.8)	(33.1)	(31.8)
Food Credit	36,056	-1,798	-358	-4,635	-2,904	-3,601
Non-food credit	15,13,529	9,394	23,990	47,143	2,95,119	3,77,345
					[2,62,237]	
Loans, cash-credit and overdrafts	14,76,336	8,006	31,154	45,881	2,84,251	3,58,800
Inland bills- purchased	9,852	-194	-1,937	-3,062	2,322	1,023
discounted ⁽⁶⁾	29,056	-372	-2,571	-1,760	2,454	5,692
Foreign bills-purchased	12,505	-248	-2,188	-570	579	2,394
discounted	21,836	403	-826	2,019	2,610	5,835
Cash-Deposit Ratio	5.95					
Investment-Deposit Ratio	34.95					
Credit-Deposit Ratio	70.51					

@ : 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 financial year variation during 2005-06 is worked out from April 1, 2005.