

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Aug. 4#	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	31,017	-801	-4,101	-6,061	2,343	-8,390
Borrowings from Banks ⁽¹⁾	28,043	496	-6,781	-1,154	12,427	1,659
Other demand and time liabilities ⁽²⁾	8,320	640	7,138	-570	8,713	-2,998
Liabilities to Others						
Aggregate deposits@	22,23,989	26,300	53,952	1,14,941	2,53,638	3,84,902
		(1.2)	(3.0)	(5.4)	(16.0)	(20.9)
Demand	3,30,119	4,004	-690	-34,521	67,941	44,791
Time@	18,93,871	22,296	54,642	1,49,462	1,85,697	3,40,110
					[1,82,184]	
Borrowings ⁽³⁾	83,783	1,814	3,821	639	45,038	8,041
Other demand and time liabilities	1,91,134	1,668	-22,234	2,354	12,734	26,351
Borrowings from Reserve Bank	—	-2	-95	-1,488	-50	—
Cash in hand and Balances with Reserve Bank	1,32,304	1,504	548	-7,802	21,033	28,625
Cash in hand	11,984	136	-789	-1,062	1,239	2,624
Balances with Reserve Bank	1,20,321	1,368	1,337	-6,740	19,794	26,001
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	24,605	-1,521	-2,280	-1,857	4,293	2,717
Money at call and short notice	11,627	474	-4,635	-1,992	1,393	-7,719
Advances to Banks	3,632	311	334	-559	-1,379	-5,489
Other assets	12,595	1,095	949	2,475	1,115	9,056
Investments⁽⁵⁾	7,70,203	2,038	29,480	52,749	37,003	461
		(0.3)	(4.0)	(7.4)	(5.0)	(0.1)
Government securities	7,46,177	1,891	30,476	45,435	40,129	-4,554
					[27,937]	
Other approved securities	24,026	148	-996	7,314	-3,127	5,015
Bank Credit	15,61,418	11,833	41,495	54,341	2,97,022	3,67,713
		(0.8)	(3.6)	(3.6)	(33.1)	(30.8)
Food Credit	36,288	232	224	-4,403	-2,202	-3,952
Non-food credit	15,25,130	11,601	41,271	58,744	2,99,224	3,71,665
					[2,66,342]	
Loans, cash-credit and overdrafts	14,87,688	11,352	49,322	57,232	2,89,973	3,51,984
Inland bills- purchased	9,490	-362	-1,713	-3,424	2,188	437
discounted ⁽⁶⁾	28,987	-69	-2,671	-1,829	1,913	5,723
Foreign bills-purchased	12,852	347	-2,397	-223	396	2,950
discounted	22,401	565	-1,046	2,584	2,553	6,619
Cash-Deposit Ratio	5.95					
Investment-Deposit Ratio	34.63					
Credit-Deposit Ratio	70.21					

@ : 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.