

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Aug. 18#	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	32,003	986	-5,136	-5,075	1,642	-6,368
Borrowings from Banks ⁽¹⁾	28,594	551	-3,258	-603	16,490	-1,314
Other demand and time liabilities ⁽²⁾	8,089	-231	7,254	-801	8,000	-3,345
Liabilities to Others						
Aggregate deposits@	22,36,191	12,202	51,794	1,27,142	2,42,922	3,99,261
		(0.5)	(2.9)	(6.0)	(15.2)	(21.7)
Demand	3,37,635	7,516	-14,606	-27,005	44,570	66,223
Time@	18,98,556	4,686	66,400	1,54,148	1,98,352	3,33,038
					[1,94,839]	
Borrowings ⁽³⁾	84,453	670	2,372	1,309	44,786	10,160
Other demand and time liabilities	1,92,799	1,665	-24,981	4,019	11,508	30,763
Borrowings from Reserve Bank	—	—	378	-1,488	471	-473
Cash in hand and Balances with Reserve Bank	1,35,082	2,777	14,928	-5,025	27,439	17,022
Cash in hand	12,432	448	-109	-614	1,878	2,392
Balances with Reserve Bank	1,22,650	2,329	15,037	-4,411	25,561	14,630
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	25,009	404	-2,581	-1,453	4,377	3,422
Money at call and short notice	15,396	3,770	-850	1,777	4,589	-7,734
Advances to Banks	3,392	-240	888	-799	-773	-6,283
Other assets	12,215	-380	785	2,096	695	8,841
Investments⁽⁵⁾	7,60,277	-9,927	11,822	42,822	32,083	8,192
		(-1.3)	(1.6)	(6.0)	(4.5)	(1.1)
Government securities	7,38,063	-8,114	12,061	37,321	34,538	5,747
					[22,346]	
Other approved securities	22,214	-1,813	-239	5,501	-2,455	2,445
Bank Credit	15,76,145	14,728	45,609	69,068	2,94,178	3,78,327
		(0.9)	(4.0)	(4.6)	(32.6)	(31.6)
Food Credit	36,535	247	311	-4,156	401	-3,793
Non-food credit	15,39,611	14,481	45,298	73,224	2,93,777	3,82,119
					[2,60,895]	
Loans, cash-credit and overdrafts	15,01,862	14,175	53,052	71,407	2,86,190	3,62,429
Inland bills- purchased	9,428	-62	-1,718	-3,486	2,844	379
discounted ⁽⁶⁾	28,893	-95	-3,045	-1,923	1,561	6,003
Foreign bills-purchased	12,785	-66	-2,262	-289	698	2,749
discounted	23,176	776	-417	3,359	2,886	6,766
Cash-Deposit Ratio	6.04					
Investment-Deposit Ratio	34.00					
Credit-Deposit Ratio	70.48					

@ : 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.