

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Aug. 25#	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	33,107	1,588	-4,964	-3,971	1,623	-5,436
Borrowings from Banks ⁽¹⁾	33,121	3,806	-1,145	3,924	18,253	1,101
Other demand and time liabilities ⁽²⁾	7,964	283	7,471	-926	7,456	-3,687
Liabilities to Others						
Aggregate deposits@	22,34,660	29,142	59,281	1,25,612	2,54,537	3,90,244
		(1.3)	(3.3)	(6.0)	(16.0)	(21.2)
Demand	3,31,394	60	-9,416	-33,246	56,130	54,792
Time@	19,03,267	29,082	68,696	1,58,858	1,98,407	3,35,452
					[1,94,894]	
Borrowings ⁽³⁾	87,024	179	5,245	3,880	45,901	9,858
Other demand and time liabilities	1,90,592	3,937	-25,656	1,812	15,990	29,231
Borrowings from Reserve Bank	30	—	-95	-1,458	—	30
Cash in hand and Balances with Reserve Bank	1,39,117	6,542	11,163	-989	28,908	24,822
Cash in hand	12,392	193	78	-654	1,878	2,165
Balances with Reserve Bank	1,26,725	6,349	11,085	-335	27,030	22,657
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	24,863	-346	-3,077	-1,600	3,592	3,771
Money at call and short notice	18,230	5,078	719	4,610	7,363	-6,470
Advances to Banks	3,667	470	1,096	-524	-248	-6,217
Other assets	11,964	166	531	1,844	561	8,844
Investments⁽⁵⁾	7,56,365	-9,398	21,265	38,911	35,850	-5,163
		(-1.2)	(2.9)	(5.4)	(4.9)	(-0.7)
Government securities	7,34,508	-7,240	21,712	33,766	38,502	-7,460
					[26,310]	
Other approved securities	21,857	-2,158	-447	5,144	-2,653	2,297
Bank Credit	15,86,119	29,202	49,622	79,042	2,93,609	3,84,287
		(1.9)	(4.3)	(5.2)	(32.3)	(32.0)
Food Credit	36,366	290	97	-4,325	248	-3,747
Non-food credit	15,49,753	28,912	49,525	83,367	2,93,361	3,88,035
					[2,60,479]	
Loans, cash-credit and overdrafts	15,12,459	28,916	56,599	82,004	2,86,011	3,69,478
Inland bills- purchased	9,265	-259	-1,759	-3,649	2,484	258
discounted ⁽⁶⁾	28,762	-308	-3,052	-2,054	1,386	5,879
Foreign bills-purchased	13,248	740	-2,224	174	500	3,173
discounted	22,385	114	58	2,568	3,228	5,499
Cash-Deposit Ratio	6.23					
Investment-Deposit Ratio	33.85					
Credit-Deposit Ratio	70.98					

@ : 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.

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.