

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2006 Sep. 15#	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	32,834	691	-5,254	-4,244	3,036	-5,419
Borrowings from Banks ⁽¹⁾	33,723	3,762	-617	4,526	14,268	1,175
Other demand and time liabilities ⁽²⁾	7,641	-386	7,802	-1,249	8,981	-4,341
Liabilities to Others						
Aggregate deposits@	22,53,056	1,355	71,703	1,44,007	2,73,376	3,96,218
		(0.1)	(4.0)	(6.8)	(17.3)	(21.3)
Demand	3,39,265	-938	-13,889	-25,375	56,984	67,137
Time@	19,13,791	2,292	85,591	1,69,382	2,16,391	3,29,081
					[2,12,878]	
Borrowings ⁽³⁾	88,124	4,815	6,270	4,980	47,582	9,934
Other demand and time liabilities	2,08,945	13,633	-2,770	20,165	33,001	24,698
Borrowings from Reserve Bank	—	—	-95	-1,488	-3	—
Cash in hand and Balances with Reserve Bank	1,46,356	9,856	15,029	6,250	34,516	28,195
Cash in hand	12,339	-252	-28	-707	1,799	2,218
Balances with Reserve Bank	1,34,017	10,108	15,057	6,956	32,717	25,977
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	26,476	241	-1,817	14	6,583	4,124
Money at call and short notice	17,416	2,103	-669	3,797	824	-5,895
Advances to Banks	3,132	-157	1,100	-1,060	-1,671	-6,755
Other assets	11,866	-209	875	1,746	1,320	8,402
Investments⁽⁵⁾	7,61,117	-7,374	15,118	43,663	48,029	5,736
		(-1.0)	(2.0)	(6.1)	(6.8)	(0.8)
Government securities	7,39,127	-7,451	15,458	38,385	50,447	3,413
					[38,254]	
Other approved securities	21,990	77	-341	5,278	-2,418	2,323
Bank Credit	16,07,518	14,889	75,555	1,00,440	3,07,290	3,79,753
		(0.9)	(6.6)	(6.7)	(33.4)	(30.9)
Food Credit	36,396	-133	138	-4,295	1,964	-3,758
Non-food credit	15,71,122	15,022	75,417	1,04,735	3,05,325	3,83,511
					[2,72,443]	
Loans, cash-credit and overdrafts	15,31,587	14,501	81,761	1,01,132	2,98,590	3,63,444
Inland bills- purchased	9,524	-9	-1,579	-3,390	2,626	336
discounted ⁽⁶⁾	29,235	-1	-2,125	-1,581	2,634	5,424
Foreign bills-purchased	13,393	-58	-1,993	318	700	3,087
discounted	23,779	457	-510	3,961	2,741	7,461
Cash-Deposit Ratio	6.50					
Investment-Deposit Ratio	33.78					
Credit-Deposit Ratio	71.35					

@ : 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.