

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Oct. 13#	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	33,032	-795	-4,706	-4,046	4,007	-5,769
Borrowings from Banks ⁽¹⁾	35,623	823	102	6,426	6,513	2,356
Other demand and time liabilities ⁽²⁾	8,283	505	3,140	-608	4,081	962
Liabilities to Others						
Aggregate deposits@	22,94,293	-8,089	1,15,309	1,85,244	2,98,229	3,93,849
		(-0.4)	(6.5)	(8.8)	(18.6)	(20.7)
Demand	3,56,001	-1,176	1,278	-8,639	58,205	68,706
Time@	19,38,292	-6,913	1,14,031	1,93,883	2,40,025	3,25,142
Borrowings ⁽³⁾	84,039	-612	6,892	895	13,121	5,226
Other demand and time liabilities	2,11,492	-5,724	8,833	22,712	38,812	15,643
Borrowings from Reserve Bank	550	-880	-95	-938	—	550
Cash in hand and Balances with Reserve Bank	1,38,022	-16,391	21,523	-2,084	32,194	13,366
Cash in hand	12,942	-1,124	578	-104	2,632	2,216
Balances with Reserve Bank	1,25,080	-15,267	20,946	-1,981	29,562	11,151
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	28,283	916	-101	1,820	7,040	4,215
Money at call and short notice	19,631	1,255	1,683	6,012	4,612	-6,033
Advances to Banks	5,948	1,975	-5,394	1,757	-6,124	2,555
Other assets	12,166	-3,092	1,346	2,047	1,494	8,231
Investments⁽⁵⁾	7,64,368	11,605	3,400	46,914	38,087	20,705
		(1.5)	(0.5)	(6.5)	(5.4)	(2.8)
Government securities	7,42,538	11,654	3,903	41,796	40,438	18,378
Other approved securities	21,831	-49	-503	5,118	-2,352	2,327
Bank Credit	16,43,720	-11,014	1,19,168	1,36,643	2,99,151	3,72,342
		(-0.7)	(10.3)	(9.1)	(30.8)	(29.3)
Food Credit	33,445	-13	-2,808	-7,246	1,249	-3,763
Non-food credit	16,10,275	-11,000	1,21,976	1,43,889	2,97,903	3,76,105
Loans, cash-credit and overdrafts	15,66,819	-9,599	1,21,901	1,36,364	2,89,100	3,58,536
Inland bills- purchased	10,460	444	-1,146	-2,454	2,462	839
discounted ⁽⁶⁾	29,788	-264	-1,024	-1,028	2,694	4,876
Foreign bills-purchased	14,522	-643	-1,228	1,447	1,175	3,451
discounted	22,132	-952	665	2,314	3,719	4,640
Cash-Deposit Ratio	6.02					
Investment-Deposit Ratio	33.32					
Credit-Deposit Ratio	71.64					

@ : 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. 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.