

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Nov. 10#	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	33,805	-6,558	-3,647	-3,272	5,074	-6,055
Borrowings from Banks ⁽¹⁾	30,454	-4,489	269	1,257	6,088	-2,979
Other demand and time liabilities ⁽²⁾	8,913	323	1,850	23	3,244	2,882
Liabilities to Others						
Aggregate deposits@	23,07,322	14,798	1,26,736	1,98,274	3,15,307	3,95,451
		(0.6)	(7.1)	(9.4)	(19.7)	(20.7)
Demand	3,53,441	-2,171	-1,041	-11,199	62,186	68,464
Time@	19,53,881	16,969	1,27,777	2,09,473	2,53,121	3,26,986
Borrowings ⁽³⁾	83,299	-2,078	8,279	155	14,161	3,100
Other demand and time liabilities	2,15,777	8,658	773	26,997	26,768	27,987
Borrowings from Reserve Bank	20	-1,180	871	-1,468	-244	-946
Cash in hand and Balances with Reserve Bank	1,29,602	-7,281	14,724	-10,504	24,109	11,746
Cash in hand	13,637	-988	1,006	591	2,381	2,482
Balances with Reserve Bank	1,15,965	-6,293	13,718	-11,095	21,728	9,264
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	26,804	-799	925	341	8,491	1,710
Money at call and short notice	15,312	-3,852	-206	1,693	3,462	-8,463
Advances to Banks	5,270	-415	-5,499	1,079	-5,965	1,982
Other assets	11,700	44	1,195	1,581	1,227	7,916
Investments⁽⁵⁾	7,60,386	50	231	42,931	50,448	19,892
		(—)	(—)	(6.0)	(7.3)	(2.7)
Government securities	7,38,734	91	1,210	37,992	52,850	17,268
Other approved securities	21,652	-41	-979	4,939	-2,402	2,624
Bank Credit	16,71,093	15,525	1,49,711	1,64,015	3,02,574	3,69,172
		(0.9)	(13.0)	(10.9)	(30.3)	(28.4)
Food Credit	37,657	1,025	1,217	-3,033	5	-3,576
Non-food credit	16,33,435	14,501	1,48,494	1,67,049	3,02,569	3,72,747
Loans, cash-credit and overdrafts	15,95,400	15,719	1,50,593	1,64,945	2,93,442	3,58,426
Inland bills- purchased	10,271	93	-806	-2,643	2,257	311
discounted ⁽⁶⁾	30,482	447	-265	-334	2,455	4,812
Foreign bills-purchased	13,382	-341	-1,762	307	121	2,844
discounted	21,558	-392	1,952	1,741	4,298	2,779
Cash-Deposit Ratio	5.62					
Investment-Deposit Ratio	32.96					
Credit-Deposit Ratio	72.43					

@ : 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.