

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2006 Nov. 24#	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	33,716	-89	-3,290	-3,362	6,274	-6,501
Borrowings from Banks ⁽¹⁾	32,733	2,279	967	3,536	5,672	-1,398
Other demand and time liabilities ⁽²⁾	8,932	19	1,788	42	2,494	2,964
Liabilities to Others						
Aggregate deposits@	23,31,372	24,049	1,35,396	2,22,323	3,08,759	4,10,840
		(1.0)	(7.6)	(10.5)	(19.2)	(21.4)
Demand	3,63,043	9,602	2,441	-1,596	58,776	74,586
Time@	19,68,328	14,447	1,32,956	2,23,920	2,49,983	3,36,254
Borrowings ⁽³⁾	83,715	416	8,479	571	12,977	3,316
Other demand and time liabilities	2,10,951	-4,825	-12,058	22,171	12,826	35,992
Borrowings from Reserve Bank	4	-16	-95	-1,484	-8	4
Cash in hand and Balances with Reserve Bank	1,45,008	15,406	17,447	4,902	21,471	24,429
Cash in hand	13,259	-378	743	213	1,226	2,367
Balances with Reserve Bank	1,31,749	15,784	16,704	4,688	20,246	22,062
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	25,471	-1,332	-800	-991	7,142	2,103
Money at call and short notice	18,255	2,943	1,972	4,636	4,741	-7,698
Advances to Banks	5,119	-151	-5,232	927	-5,577	1,563
Other assets	12,190	490	1,153	2,070	1,310	8,448
Investments⁽⁵⁾	7,65,361	4,975	1,971	47,906	39,964	23,127
		(0.7)	(0.3)	(6.7)	(5.7)	(3.1)
Government securities	7,43,688	4,954	3,146	42,946	42,359	20,285
Other approved securities	21,673	21	-1,176	4,960	-2,395	2,841
Bank Credit	16,83,730	12,637	1,55,032	1,76,653	3,00,144	3,76,488
		(0.8)	(13.5)	(11.7)	(29.8)	(28.8)
Food Credit	38,680	1,022	2,439	-2,011	75	-3,775
Non-food credit	16,45,050	11,615	1,52,593	1,78,664	3,00,069	3,80,264
Loans, cash-credit and overdrafts	16,07,682	12,282	1,56,141	1,77,227	2,90,755	3,65,159
Inland bills- purchased	9,695	-576	-1,512	-3,219	1,720	440
discounted ⁽⁶⁾	30,951	469	33	135	2,961	4,983
Foreign bills-purchased	13,414	32	-1,571	339	531	2,686
discounted	21,988	430	1,940	2,171	4,176	3,221
Cash-Deposit Ratio	6.22					
Investment-Deposit Ratio	32.83					
Credit-Deposit Ratio	72.22					

@ : 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.