

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Dec. 8#	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	34,673	957	-2,792	-2,405	5,775	-6,042
Borrowings from Banks ⁽¹⁾	33,493	759	-1,273	4,296	3,164	1,601
Other demand and time liabilities ⁽²⁾	7,768	-1,163	2,118	-1,122	6,004	1,470
Liabilities to Others						
Aggregate deposits@	23,62,578	31,206	1,45,658	2,53,529	3,07,218	4,31,785
		(1.3)	(8.2)	(12.0)	(18.9)	(22.4)
Demand	3,64,872	1,829	4,639	232	60,150	74,216
Time@	19,97,706	29,377	1,41,019	2,53,297	2,47,068	3,57,569
Borrowings ⁽³⁾	83,810	95	8,130	666	13,080	3,760
Other demand and time liabilities	2,16,591	5,639	-2,608	27,811	16,922	32,182
Borrowings from Reserve Bank	170	166	-95	-1,318	—	170
Cash in hand and Balances with Reserve Bank	1,42,720	-2,288	14,409	2,614	24,311	25,179
Cash in hand	12,807	-451	-116	-238	1,350	2,774
Balances with Reserve Bank	1,29,913	-1,836	14,524	2,852	22,961	22,405
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	25,505	34	-350	-957	7,245	1,686
Money at call and short notice	18,298	43	660	4,679	4,239	-6,343
Advances to Banks	4,511	-607	-5,463	320	-5,863	1,187
Other assets	13,084	894	1,084	2,964	994	9,411
Investments⁽⁵⁾	7,65,570	209	3,706	48,115	33,020	21,601
		(—)	(0.5)	(6.7)	(4.6)	(2.9)
Government securities	7,43,985	297	4,965	43,243	35,372	18,764
Other approved securities	21,585	-88	-1,259	4,873	-2,351	2,837
Bank Credit	17,09,498	25,768	1,71,700	2,02,421	3,07,085	3,85,589
		(1.5)	(14.9)	(13.4)	(30.2)	(29.1)
Food Credit	40,366	1,686	3,583	-325	406	-3,233
Non-food credit	16,69,132	24,082	1,68,117	2,02,746	3,06,679	3,88,822
Loans, cash-credit and overdrafts	16,33,515	25,833	1,73,374	2,03,060	2,98,869	3,73,759
Inland bills- purchased	9,860	166	-1,450	-3,053	1,790	544
discounted ⁽⁶⁾	31,274	323	-215	458	2,235	5,554
Foreign bills-purchased	13,299	-115	-1,615	224	277	2,615
discounted	21,550	-438	1,606	1,733	3,914	3,117
Cash-Deposit Ratio	6.04					
Investment-Deposit Ratio	32.40					
Credit-Deposit Ratio	72.36					

@ : 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.