

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Dec. 29#	Variation over				
		Month	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	31,913	-1,803	-8,572	-5,165	-831	-3,022
Borrowings from Banks ⁽¹⁾	38,968	6,235	-4,395	9,771	-1,448	10,198
Other demand and time liabilities ⁽²⁾	8,373	-559	2,102	-518	368	2,090
Liabilities to Others						
Aggregate deposits@	23,88,392	57,021	1,56,130	2,79,343	2,68,789	4,47,126
		(2.4)	(8.7)	(13.2)	(16.1)	(23.0)
Demand	3,81,962	18,919	32,409	17,322	62,717	63,536
Time@	20,06,429	38,101	1,23,722	2,62,021	2,06,072	3,83,590
Borrowings ⁽³⁾	80,752	-2,963	5,325	-2,392	8,838	3,506
Other demand and time liabilities	2,16,925	5,974	-6,639	28,145	12,171	36,547
Borrowings from Reserve Bank	4,893	4,889	2,725	3,406	2,710	-2,816
Cash in hand and Balances with Reserve Bank	1,68,196	23,188	24,721	28,090	11,675	40,343
Cash in hand	15,117	1,858	988	2,071	1,509	3,980
Balances with Reserve Bank	1,53,079	21,330	23,732	26,018	10,166	36,363
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	27,270	1,799	726	807	6,281	2,375
Money at call and short notice	20,930	2,675	-11,710	7,310	-15,127	8,659
Advances to Banks	5,847	728	-4,563	1,656	-5,303	1,623
Other assets	12,850	660	1,349	2,731	1,630	8,912
Investments⁽⁵⁾	7,45,055	-20,306	-39,829	27,600	745	44,620
		(-2.7)	(-5.4)	(3.8)	(0.1)	(6.4)
Government securities	7,23,527	-20,161	-38,435	22,785	2,910	41,705
Other approved securities	21,528	-145	-1,394	4,816	-2,165	2,915
Bank Credit	17,66,344	82,614	2,05,710	2,59,267	3,12,370	4,08,424
		(4.9)	(17.9)	(17.2)	(29.9)	(30.1)
Food Credit	42,161	3,481	1,904	1,470	-2,340	241
Non-food credit	17,24,183	79,133	2,03,806	2,57,797	3,14,710	4,08,183
Loans, cash-credit and overdrafts	16,86,785	79,103	2,03,623	2,56,330	3,01,625	3,96,781
Inland bills- purchased	11,107	1,412	-647	-1,807	2,048	988
discounted ⁽⁶⁾	31,624	673	2,102	808	4,283	3,587
Foreign bills-purchased	14,338	924	-925	1,264	819	2,965
discounted	22,489	501	1,558	2,672	3,596	4,104
Cash-Deposit Ratio	7.04					
Investment-Deposit Ratio	31.19					
Credit-Deposit Ratio	73.96					

@ : 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. Year-on-year variation for the current week are over the levels of non-reporting Friday of the previous years.

3. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.