

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Jan. 19#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2005-2006	2006-2007	2006	2007
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	34,703	2,157	-10,232	-2,375	-1,361	1,428
Borrowings from Banks ⁽¹⁾	30,946	-435	-5,696	1,750	955	3,478
Other demand and time liabilities ⁽²⁾	9,017	622	2,634	127	4,145	2,203
Liabilities to Others						
Aggregate deposits@	23,89,110	7,868	1,60,417	2,80,061	2,83,561	4,43,557
		(0.3)	(9.0)	(13.3)	(17.1)	(22.8)
Demand	3,56,701	-8,995	16,367	-7,939	71,124	54,317
Time@	20,32,408	16,862	1,44,051	2,88,000	2,12,437	3,89,240
Borrowings ⁽³⁾	83,772	-856	6,513	629	12,370	5,339
Other demand and time liabilities	2,14,840	-8,830	-8,877	26,060	15,352	36,700
Borrowings from Reserve Bank	3,706	2,392	1,740	2,218	1,835	1,871
Cash in hand and Balances with Reserve Bank	1,52,109	8,668	13,287	12,003	12,853	35,690
Cash in hand	13,314	214	537	268	2,227	2,628
Balances with Reserve Bank	1,38,795	8,454	12,750	11,734	10,626	33,062
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	25,100	-641	-50	-1,363	6,531	980
Money at call and short notice	13,951	-3,723	-13,369	331	-9,024	3,339
Advances to Banks	5,569	4	-5,305	1,378	-5,938	2,087
Other assets	19,249	6,634	409	9,129	613	16,250
Investments⁽⁵⁾	7,59,291	-6,495	-24,882	41,836	3,427	43,909
		(-0.8)	(-3.4)	(5.8)	(0.5)	(6.1)
Government securities	7,37,496	-6,469	-22,885	36,754	6,261	40,125
Other approved securities	21,795	-26	-1,997	5,082	-2,834	3,784
Bank Credit	17,66,491	9,012	2,09,964	2,59,414	3,14,851	4,04,318
		(0.5)	(18.2)	(17.2)	(30.1)	(29.7)
Food Credit	41,210	-1,872	-1,673	520	-3,086	2,867
Non-food credit	17,25,281	10,884	2,11,637	2,58,895	3,17,937	4,01,451
Loans, cash-credit and overdrafts	16,86,567	8,604	2,07,831	2,56,112	3,10,998	3,92,355
Inland bills- purchased	11,159	-155	-748	-1,755	2,703	1,141
discounted ⁽⁶⁾	31,650	276	2,292	834	3,520	3,423
Foreign bills-purchased	14,142	-147	-1,035	1,067	866	2,877
discounted	22,973	434	1,624	3,156	-3,236	4,523
Cash-Deposit Ratio	6.37					
Investment-Deposit Ratio	31.78					
Credit-Deposit Ratio	73.94					

@ : 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.