

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2007 Jan. 26#	Variation over				
		Month	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	34,264	2,351	-9,889	-2,814	-1,254	646
Borrowings from Banks ⁽¹⁾	31,175	-7,793	-1,856	1,979	2,842	-134
Other demand and time liabilities ⁽²⁾	8,834	461	2,005	-56	3,477	2,649
Liabilities to Others						
Aggregate deposits@	24,04,808	16,417	1,65,696	2,95,759	2,78,526	4,53,976
		(0.7)	(9.3)	(14.0)	(16.7)	(23.3)
Demand	3,67,933	-14,029	24,612	3,293	68,772	57,303
Time@	20,36,875	30,446	1,41,084	2,92,467	2,09,754	3,96,673
Borrowings ⁽³⁾	83,721	2,969	7,141	577	12,355	4,660
Other demand and time liabilities	2,14,701	-2,224	-3,831	25,921	19,804	31,516
Borrowings from Reserve Bank	4,316	-577	3,011	2,829	3,106	1,210
Cash in hand and Balances with Reserve Bank	1,66,244	-1,952	23,179	26,138	20,463	39,933
Cash in hand	13,573	-1,544	1,190	527	1,906	2,234
Balances with Reserve Bank	1,52,671	-408	21,989	25,611	18,557	37,699
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	24,824	-2,446	629	-1,638	7,547	26
Money at call and short notice	15,065	-5,865	-11,861	1,446	-10,269	2,946
Advances to Banks	5,287	-560	-4,862	1,096	-5,507	1,362
Other assets	19,465	6,615	448	9,345	589	16,427
Investments⁽⁵⁾	7,57,032	11,977	-33,258	39,578	-5,910	50,028
		(1.6)	(-4.5)	(5.5)	(-0.8)	(7.1)
Government securities	7,35,665	12,138	-30,889	34,923	-2,604	46,298
Other approved securities	21,368	-160	-2,369	4,655	-3,306	3,730
Bank Credit	17,80,632	14,289	2,19,714	2,73,555	3,23,900	4,08,709
		(0.8)	(19.1)	(18.2)	(30.9)	(29.8)
Food Credit	42,071	-90	-1,327	1,380	-3,250	3,383
Non-food credit	17,38,561	14,379	2,21,041	2,72,175	3,27,150	4,05,326
Loans, cash-credit and overdrafts	17,00,811	14,026	2,18,860	2,70,356	3,15,456	3,95,570
Inland bills- purchased	11,225	118	-845	-1,689	2,478	1,303
discounted ⁽⁶⁾	31,802	178	1,394	986	2,219	4,472
Foreign bills-purchased	14,092	-246	-1,217	1,018	603	3,011
discounted	22,702	213	1,522	2,885	3,143	4,353
Cash-Deposit Ratio	6.91					
Investment-Deposit Ratio	31.48					
Credit-Deposit Ratio	74.04					

@ : 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.