

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Feb. 16 #	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	35,570	-291	-13,942	-1,507	-6,101	6,006
Borrowings from Banks ⁽¹⁾	33,469	-230	-8,306	4,272	-2,427	8,610
Other demand and time liabilities ⁽²⁾	9,425	211	3,836	535	4,231	1,409
Liabilities to Others						
Aggregate deposits@	24,50,138	23,434	1,85,144	3,41,089	2,85,674	4,79,858
		(1.0)	(10.4)	(16.2)	(17.0)	(24.4)
Demand	3,92,378	10,289	31,214	27,738	75,483	75,147
Time@	20,57,759	13,146	1,53,929	3,13,351	2,10,191	4,04,712
Borrowings ⁽³⁾	84,615	2,739	6,164	1,471	12,377	6,530
Other demand and time liabilities	2,32,473	9,213	-1,153	43,693	15,380	46,609
Borrowings from Reserve Bank	1,695	-2,271	2,938	207	3,033	-1,338
Cash in hand and Balances with Reserve Bank	1,69,790	11,492	12,854	29,684	17,730	53,804
Cash in hand	13,466	-434	774	420	1,926	2,543
Balances with Reserve Bank	1,56,324	11,926	12,080	29,263	15,803	51,261
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	25,692	185	-985	-770	5,246	2,509
Money at call and short notice	17,842	45	-16,995	4,223	-14,879	10,857
Advances to Banks	4,862	-131	-5,068	671	-5,557	1,143
Other assets	18,926	-624	1,409	8,807	1,633	14,928
Investments⁽⁵⁾	7,71,088	13,530	-26,118	53,634	-10,073	56,943
		(1.8)	(-3.5)	(7.5)	(-1.4)	(8.0)
Government securities	7,49,809	13,572	-23,649	49,067	-7,137	53,201
Other approved securities	21,279	-42	-2,469	4,567	-2,936	3,742
Bank Credit	18,13,325	17,210	2,47,095	3,06,248	3,40,974	4,14,020
		(1.0)	(21.4)	(20.3)	(32.2)	(29.6)
Food Credit	43,999	496	513	3,308	-954	3,470
Non-food credit	17,69,326	16,714	2,46,582	3,02,940	3,41,927	4,10,550
Loans, cash-credit and overdrafts	17,33,631	17,579	2,45,255	3,03,176	3,31,977	4,01,994
Inland bills- purchased	11,938	250	-976	-976	2,828	2,147
discounted ⁽⁶⁾	31,019	-421	1,991	203	2,651	3,093
Foreign bills-purchased	14,441	78	-865	1,367	376	3,008
discounted	22,296	-276	1,691	2,479	3,141	3,778
Cash-Deposit Ratio	6.93					
Investment-Deposit Ratio	31.47					
Credit-Deposit Ratio	74.01					

@ : 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.