

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Mar. 2 #	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	36,081	511	-11,516	-997	-4,396	4,089
Borrowings from Banks ⁽¹⁾	30,075	-3,394	-5,759	878	3,500	2,670
Other demand and time liabilities ⁽²⁾	9,563	138	5,562	673	6,638	-179
Liabilities to Others						
Aggregate deposits@	24,92,854	42,716	2,12,488	3,83,805	2,93,446	4,95,230
		(1.7)	(11.9)	(18.2)	(17.2)	(24.8)
Demand	3,95,579	3,200	41,943	30,939	74,865	67,619
Time@	20,97,275	39,516	1,70,545	3,52,866	2,18,581	4,27,612
Borrowings ⁽³⁾	87,183	2,568	6,366	4,039	8,846	8,897
Other demand and time liabilities	2,32,433	-40	-995	43,653	15,808	46,411
Borrowings from Reserve Bank	557	-1,138	883	-931	978	-421
Cash in hand and Balances with Reserve Bank	1,68,646	-1,144	21,152	28,540	26,343	44,362
Cash in hand	13,522	56	596	477	2,517	2,777
Balances with Reserve Bank	1,55,124	-1,200	20,556	28,063	23,826	41,585
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	25,534	-158	-525	-928	4,963	1,891
Money at call and short notice	14,773	-3,070	-13,072	1,154	-4,729	3,865
Advances to Banks	5,641	780	-5,207	1,450	-5,701	2,061
Other assets	16,515	-2,411	1,718	6,395	1,924	12,208
Investments⁽⁵⁾	8,01,935	30,847	-30,212	84,481	-34,015	91,884
		(4.0)	(-4.1)	(11.8)	(-4.6)	(12.9)
Government securities	7,80,651	30,842	-27,629	79,909	-31,021	88,024
Other approved securities	21,284	5	-2,583	4,572	-2,995	3,860
Bank Credit	18,46,403	33,078	2,70,150	3,39,326	3,48,804	4,24,043
		(1.8)	(23.4)	(22.5)	(32.5)	(29.8)
Food Credit	44,990	991	1,432	4,299	8	3,542
Non-food credit	18,01,413	32,087	2,68,718	3,35,027	3,48,797	4,20,501
Loans, cash-credit and overdrafts	17,65,424	31,793	2,67,642	3,34,969	3,39,485	4,11,401
Inland bills- purchased	11,728	-210	-1,044	-1,186	2,341	2,005
discounted ⁽⁶⁾	31,577	558	2,382	761	3,001	3,260
Foreign bills-purchased	14,815	373	-699	1,740	933	3,215
discounted	22,859	563	1,869	3,042	3,045	4,163
Cash-Deposit Ratio	6.77					
Investment-Deposit Ratio	32.17					
Credit-Deposit Ratio	74.07					

@ : 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.