

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Mar. 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	35,974	-107	-10,248	-1,104	-3,049	2,715
Borrowings from Banks ⁽¹⁾	36,730	6,654	-2,330	7,533	3,219	5,894
Other demand and time liabilities ⁽²⁾	9,700	137	4,047	810	5,103	1,473
Liabilities to Others						
Aggregate deposits@	25,04,652	11,798	2,21,414	3,95,603	3,06,351	4,98,102
		(0.5)	(12.4)	(18.8)	(18.0)	(24.8)
Demand	3,74,807	-20,772	37,787	10,167	75,776	51,003
Time@	21,29,845	32,570	1,83,627	3,85,436	2,30,575	4,47,099
Borrowings ⁽³⁾	88,391	1,208	8,006	5,247	10,403	8,465
Other demand and time liabilities	2,38,934	6,501	9,495	50,154	3,752	42,422
Borrowings from Reserve Bank	3,027	2,470	224	1,540	269	2,709
Cash in hand and Balances with Reserve Bank	1,80,159	11,513	16,668	40,053	23,223	60,359
Cash in hand	13,715	193	996	669	2,673	2,571
Balances with Reserve Bank	1,66,444	11,320	15,672	39,384	20,550	57,789
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	25,380	-155	-779	-1,083	4,069	1,990
Money at call and short notice	20,087	5,314	-10,213	6,468	-6,093	6,319
Advances to Banks	5,422	-219	-4,895	1,231	-5,799	1,530
Other assets	19,532	3,017	2,178	9,412	2,342	14,765
Investments⁽⁵⁾	7,86,088	-15,847	-31,860	68,634	-30,751	77,685
		(-2.0)	(-4.3)	(9.6)	(-4.2)	(11.0)
Government securities	7,64,845	-15,806	-28,873	64,103	-27,599	73,462
Other approved securities	21,243	-41	-2,987	4,531	-3,152	4,223
Bank Credit	18,66,956	20,553	2,95,456	3,59,878	3,47,237	4,19,290
		(1.1)	(25.6)	(23.9)	(31.6)	(29.0)
Food Credit	45,838	848	1,809	5,147	705	4,013
Non-food credit	18,21,118	19,705	2,93,647	3,54,731	3,46,533	4,15,277
Loans, cash-credit and overdrafts	17,85,301	19,877	2,92,596	3,54,845	3,38,766	4,06,322
Inland bills- purchased	11,534	-194	-1,033	-1,380	2,179	1,801
discounted ⁽⁶⁾	31,924	347	2,474	1,108	3,177	3,515
Foreign bills-purchased	14,795	-19	-534	1,721	937	3,031
discounted	23,402	543	1,954	3,585	2,179	4,621
Cash-Deposit Ratio	7.19					
Investment-Deposit Ratio	31.39					
Credit-Deposit Ratio	74.54					

@ : 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.