

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Oct. 27 #	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2005-2006	2006-2007	2005	2006
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	40,363	7,331	-4,029	3,285	4,996	885
Borrowings from Banks ⁽¹⁾	34,943	-680	-1,184	5,746	4,794	2,962
Other demand and time liabilities ⁽²⁾	8,591	308	1,754	-300	3,120	2,657
Liabilities to Others						
Aggregate deposits@	22,92,525	-1,768	1,28,652	1,83,476	2,96,062	3,78,737
		(-0.1)	(7.2)	(8.7)	(18.3)	(19.8)
Demand	3,55,612	-389	2,541	-9,028	42,666	67,054
Time@	19,36,913	-1,379	1,26,111	1,92,504	2,53,395	3,11,683
Borrowings ⁽³⁾	85,377	1,339	9,939	2,233	16,630	3,518
Other demand and time liabilities	2,07,119	-4,374	6,946	18,339	28,181	13,156
Borrowings from Reserve Bank	1,200	650	-95	-288	—	1,200
Cash in hand and Balances with Reserve Bank	1,36,883	-1,139	12,483	-3,223	20,005	21,268
Cash in hand	14,625	1,683	803	1,579	1,779	3,673
Balances with Reserve Bank	1,22,259	-2,821	11,680	-4,802	18,226	17,595
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	27,603	-680	253	1,140	7,921	3,181
Money at call and short notice	19,164	-467	-671	5,545	1,319	-4,145
Advances to Banks	5,684	-264	-5,426	1,493	-6,007	2,324
Other assets	11,656	-510	833	1,537	1,057	8,235
Investments⁽⁵⁾	7,60,336	-4,032	14,443	42,882	49,117	5,630
		(-0.5)	(2.0)	(6.0)	(7.0)	(0.7)
Government securities	7,38,643	-3,895	15,102	37,901	51,513	3,285
Other approved securities	21,693	-138	-658	4,981	-2,396	2,344
Bank Credit	16,55,567	11,847	1,35,115	1,48,490	2,96,567	3,68,243
		(0.7)	(11.7)	(9.9)	(29.9)	(28.6)
Food Credit	36,633	3,188	-211	-4,058	93	-3,172
Non-food credit	16,18,934	8,659	1,35,326	1,52,548	2,96,474	3,71,415
Loans, cash-credit and overdrafts	15,79,681	12,862	1,36,803	1,49,226	2,87,075	3,56,496
Inland bills- purchased	10,178	-282	-1,188	-2,736	2,133	600
discounted ⁽⁶⁾	30,035	248	-661	-781	2,248	4,761
Foreign bills-purchased	13,722	-800	-1,016	648	1,213	2,439
discounted	21,950	-181	1,177	2,133	3,898	3,947
Cash-Deposit Ratio	5.97					
Investment-Deposit Ratio	33.17					
Credit-Deposit Ratio	72.22					

@ : 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.