

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2006 Dec. 22#	Fortnight	Variation over			
			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	32,673	-2,000	-2,458	-4,405	7,045	-8,376
Borrowings from Banks ⁽¹⁾	33,007	-485	1,897	3,810	5,351	-2,054
Other demand and time liabilities ⁽²⁾	8,334	566	2,202	-556	2,891	1,951
Liabilities to Others						
Aggregate deposits@	23,49,392	-13,186	1,52,654	2,40,343	3,16,534	4,11,603
		(0.6)	(8.6)	(11.4)	(19.5)	(21.2)
Demand	3,58,021	-6,852	15,488	-6,619	71,081	56,515
Time@	19,91,371	-6,335	1,37,166	2,46,962	2,45,452	3,55,087
Borrowings ⁽³⁾	79,803	-4,007	8,192	-3,341	14,040	-310
Other demand and time liabilities	2,14,469	-2,122	-3,389	25,689	17,637	30,841
Borrowings from Reserve Bank	3,521	3,551	365	2,033	-205	3,061
Cash in hand and Balances with Reserve Bank	1,40,777	-1,944	10,218	670	14,892	27,427
Cash in hand	12,815	8	320	-230	1,524	2,346
Balances with Reserve Bank	1,27,961	-1,951	9,897	901	13,367	25,081
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	26,377	872	757	-85	8,309	1,451
Money at call and short notice	17,850	-448	4,421	4,231	6,094	-10,552
Advances to Banks	5,558	1,047	-4,983	1,367	-5,291	1,754
Other assets	12,608	-476	1,180	2,488	1,521	8,838
Investments⁽⁵⁾	7,53,547	-12,023	-9,478	36,093	30,583	22,762
		(-1.6)	(-1.3)	(5.0)	(4.4)	(3.1)
Government securities	7,32,022	-11,963	-8,200	31,280	32,706	19,966
Other approved securities	21,526	-60	-1,277	4,813	-2,123	2,796
Bank Credit	17,33,679	24,181	1,86,887	2,26,602	3,11,219	3,94,583
		(1.4)	(16.2)	(15.0)	(30.3)	(29.5)
Food Credit	41,629	1,264	997	938	-2,766	616
Non-food credit	16,92,050	22,918	1,85,890	2,25,664	3,13,985	3,93,967
Loans, cash-credit and overdrafts	16,56,044	22,529	1,87,519	2,25,589	3,01,336	3,82,143
Inland bills- purchased	11,022	1,162	-1,484	-1,892	2,345	1,739
discounted ⁽⁶⁾	32,251	977	744	1,435	3,278	5,572
Foreign bills-purchased	13,034	-265	-1,263	-41	815	1,998
discounted	21,329	-221	1,370	1,511	3,445	3,131
Cash-Deposit Ratio	5.99					
Investment-Deposit Ratio	32.07					
Credit-Deposit Ratio	73.79					

@ : 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.