

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Apr. 13 #	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2006-2007	2007-2008	2006	2007
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	39,367	-716	-940	-716	-1,999	3,229
Borrowings from Banks <sup>(1)</sup>	37,768	2,637	-69	2,637	-2,606	8,640
Other demand and time liabilities <sup>(2)</sup>	12,744	2,666	-215	2,666	-2,845	4,069
<b>Liabilities to Others</b>						
Aggregate deposits@	26,01,666	7,407	-5,356	7,407	3,28,542	4,97,974
		(0.3)	(-0.3)	(0.3)	(18.5)	(23.7)
Demand	3,89,903	-33,223	-7,074	-33,223	92,303	32,337
Time@	22,11,763	40,630	1,718	40,630	2,36,239	4,65,637
Borrowings <sup>(3)</sup>	1,14,807	28,656	-1,576	28,656	8,923	33,240
Other demand and time liabilities	2,41,472	-4,311	22,100	-4,311	43,208	30,592
<b>Borrowings from Reserve Bank</b>	<b>158</b>	<b>-6,087</b>	<b>-1,058</b>	<b>-6,087</b>	<b>385</b>	<b>-272</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>1,69,428</b>	<b>-26,145</b>	<b>-22,127</b>	<b>-26,145</b>	<b>5,428</b>	<b>51,449</b>
Cash in hand	14,475	-876	-1,885	-876	2,037	3,314
Balances with Reserve Bank	1,54,953	-25,269	-20,242	-25,269	3,391	48,135
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	26,253	-1,910	-896	-1,910	3,700	687
Money at call and short notice	20,939	67	-2,732	67	-12,597	10,051
Advances to Banks	5,656	-824	-490	-824	-4,948	1,955
Other assets	21,381	51	-1,544	51	5,414	12,804
<b>Investments<sup>(5)</sup></b>	<b>8,13,857</b>	<b>21,697</b>	<b>40,309</b>	<b>21,697</b>	<b>21,372</b>	<b>56,093</b>
		(2.7)	(5.6)	(2.7)	(2.9)	(7.4)
Government securities	7,92,841	21,781	40,373	21,781	24,557	51,726
Other approved securities	21,016	-84	-64	-84	-3,185	4,367
<b>Bank Credit</b>	<b>19,06,128</b>	<b>-17,064</b>	<b>-19,963</b>	<b>-17,064</b>	<b>3,59,340</b>	<b>4,19,014</b>
		(0.9)	(-1.3)	(-0.9)	(31.9)	(28.2)
Food Credit	46,354	-166	-7,708	-166	-3,864	13,372
Non-food credit	18,59,774	-16,898	-12,255	-16,898	3,63,204	4,05,642
Loans, cash-credit and overdrafts	18,22,901	-15,561	-18,489	-15,561	3,45,672	4,10,935
Inland bills- purchased	14,184	640	-366	640	3,554	1,636
discounted <sup>(6)</sup>	31,498	163	-757	163	5,173	1,439
Foreign bills-purchased	15,092	-685	-462	-685	1,311	2,480
discounted	22,454	-1,620	111	-1,620	3,630	2,525
<b>Cash-Deposit Ratio</b>	<b>6.51</b>					
<b>Investment-Deposit Ratio</b>	<b>31.28</b>					
<b>Credit-Deposit Ratio</b>	<b>73.27</b>					

@ : 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.

**Note:** Includes the impact of mergers since May 3, 2002.