

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Apr. 27 #	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2006-2007	2007-2008	2006	2007
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and time deposits from Banks	38,011	-1,355	-4,636	-2,071	-4,950	5,569
Borrowings from Banks ⁽¹⁾	34,289	-3,479	-14	-842	-442	5,106
Other demand and time liabilities ⁽²⁾	16,047	3,304	-1,935	5,969	-5,023	9,092
Liabilities to Others						
Aggregate deposits@	26,00,117	-1,550	25,689	5,857	3,61,526	4,65,379
		(-0.1)	(1.2)	(0.2)	(20.4)	(21.8)
Demand	3,85,661	-4,242	7,006	-37,464	1,08,142	14,015
Time@	22,14,455	2,692	18,683	43,322	2,53,384	4,51,364
Borrowings ⁽³⁾	88,467	-26,340	-3,624	2,316	8,221	8,948
Other demand and time liabilities	2,35,424	-6,048	2,432	-10,360	32,482	44,212
Borrowings from Reserve Bank	4,078	3,920	-1,416	-2,167	72	4,006
Cash in hand and Balances with Reserve Bank	2,05,441	36,013	5,429	9,868	31,422	59,906
Cash in hand	14,241	-234	-1,478	-1,110	1,865	2,674
Balances with Reserve Bank	1,91,200	36,247	6,907	10,978	29,557	57,232
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	25,667	-586	-2,925	-2,496	3,564	2,129
Money at call and short notice	16,988	-3,950	1,484	-3,883	-4,829	1,885
Advances to Banks	6,055	399	-665	-425	-4,966	2,529
Other assets	22,286	905	-1,285	956	5,814	13,451
Investments⁽⁵⁾	8,09,758	-4,098	29,377	17,598	5,936	62,927
		(-0.5)	(4.1)	(2.2)	(0.8)	(8.4)
Government securities	7,88,753	-4,088	28,404	17,693	8,017	59,607
Other approved securities	21,005	-11	972	-95	-2,082	3,321
Bank Credit	18,89,557	-16,571	-21,299	-33,635	3,57,796	4,03,780
		(-0.9)	(-1.4)	(-1.7)	(31.7)	(27.2)
Food Credit	49,887	3,532	-3,433	3,366	-4,507	12,629
Non-food credit	18,39,671	-20,103	-17,867	-37,001	3,62,303	3,91,151
Loans, cash-credit and overdrafts	18,09,171	-13,729	-17,250	-29,291	3,45,404	3,95,967
Inland bills- purchased	12,636	-1,548	-1,681	-908	2,971	1,403
discounted ⁽⁶⁾	31,014	-483	-1,418	-320	4,492	1,616
Foreign bills-purchased	14,405	-687	-766	-1,372	1,575	2,096
discounted	22,331	-123	-185	-1,743	3,354	2,698
Cash-Deposit Ratio	7.90					
Investment-Deposit Ratio	31.14					
Credit-Deposit Ratio	72.67					

@ : 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.