

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 May 11 #	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	38,210	199	-4,690	-1,873	-4,914	5,823
Borrowings from Banks ⁽¹⁾	29,339	-4,950	-986	-5,792	-3,898	1,128
Other demand and time liabilities ⁽²⁾	15,715	-333	-286	5,637	-3,674	7,111
Liabilities to Others						
Aggregate deposits@	26,03,994	3,878	16,410	9,735	3,53,033	4,78,535
		(0.1)	(0.8)	(0.4)	(19.9)	(22.5)
Demand	3,68,342	-17,320	-33,875	-54,784	76,945	37,576
Time@	22,35,653	21,198	50,285	64,519	2,76,088	4,40,959
Borrowings ⁽³⁾	87,277	-1,191	-3,391	1,126	8,155	7,523
Other demand and time liabilities	2,21,142	-14,282	-1,123	-24,642	38,150	33,484
Borrowings from Reserve Bank	371	-3,707	-1,416	-5,873	72	299
Cash in hand and Balances with Reserve Bank	1,85,891	-19,550	-8,033	-9,682	17,648	53,817
Cash in hand	14,777	536	-1,084	-574	2,777	2,815
Balances with Reserve Bank	1,71,114	-20,086	-6,949	-9,108	14,871	51,002
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	26,783	1,116	-2,809	-1,380	3,992	3,130
Money at call and short notice	14,452	-2,536	-1,806	-6,419	-10,626	2,639
Advances to Banks	4,991	-1,064	-1,028	-1,489	-5,697	1,829
Other assets	22,175	-111	-491	846	6,082	12,546
Investments⁽⁵⁾	8,12,671	2,912	23,068	20,511	11,649	72,148
		(0.4)	(3.2)	(2.6)	(1.6)	(9.7)
Government securities	7,91,692	2,939	22,586	20,633	14,159	68,364
Other approved securities	20,978	-27	482	-122	-2,511	3,784
Bank Credit	18,91,061	1,504	-19,431	-32,131	3,48,112	4,03,415
		(0.1)	(-1.3)	(-1.7)	(30.5)	(27.1)
Food Credit	47,404	-2,482	-2,217	884	-5,897	8,930
Non-food credit	18,43,657	3,986	-17,214	-33,015	3,54,009	3,94,484
Loans, cash-credit and overdrafts	18,12,976	3,804	-14,781	-25,487	3,34,741	3,97,301
Inland bills- purchased	12,130	-506	-2,019	-1,414	3,051	1,235
discounted ⁽⁶⁾	29,929	-1,085	-1,983	-1,405	4,690	1,096
Foreign bills-purchased	13,870	-535	-1,022	-1,908	1,658	1,817
discounted	22,157	-173	374	-1,917	3,972	1,966
Cash-Deposit Ratio	7.14					
Investment-Deposit Ratio	31.21					
Credit-Deposit Ratio	72.62					

@ : 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.