

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 May 25 #	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	36,028	-2,182	-5,640	-4,055	-6,072	4,590
Borrowings from Banks ⁽¹⁾	28,818	-521	525	-6,313	2,894	-904
Other demand and time liabilities ⁽²⁾	16,751	1,036	-297	6,673	-3,018	8,158
Liabilities to Others						
Aggregate deposits@	26,08,665	4,671	27,960	14,406	3,58,140	4,71,656
		(0.2)	(1.3)	(0.6)	(20.1)	(22.1)
Demand	3,69,043	701	-33,003	-54,083	78,085	37,406
Time@	22,39,622	3,969	60,963	68,489	2,80,055	4,34,250
Borrowings ⁽³⁾	82,619	-4,658	-5,185	-3,532	6,951	4,659
Other demand and time liabilities	2,24,285	3,144	2,988	-21,498	43,012	32,517
Borrowings from Reserve Bank	3,139	2,768	-1,486	-3,106	-772	3,137
Cash in hand and Balances with Reserve Bank	2,01,559	15,668	-5,232	5,986	35,284	66,685
Cash in hand	15,323	546	-730	-28	2,329	3,007
Balances with Reserve Bank	1,86,236	15,122	-4,503	6,014	32,956	63,678
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	25,918	-865	-3,365	-2,245	3,619	2,821
Money at call and short notice	13,897	-555	-290	-6,975	-6,877	567
Advances to Banks	4,321	-670	-853	-2,159	-5,539	982
Other assets	22,924	749	328	1,594	6,157	12,476
Investments⁽⁵⁾	8,17,057	4,386	28,381	24,897	-2,995	71,221
		(0.5)	(4.0)	(3.1)	(-0.4)	(9.5)
Government securities	7,96,292	4,599	27,655	25,232	-826	67,895
Other approved securities	20,765	-213	726	-335	-2,169	3,326
Bank Credit	18,86,520	-4,541	-13,644	-36,672	3,52,360	3,93,087
		(-0.2)	(-0.9)	(-1.9)	(30.9)	(26.3)
Food Credit	44,864	-2,541	-1,628	-1,657	-6,664	5,801
Non-food credit	18,41,656	-2,001	-12,016	-35,015	3,59,024	3,87,286
Loans, cash-credit and overdrafts	18,09,490	-3,485	-8,667	-28,972	3,38,778	3,87,702
Inland bills- purchased	11,591	-539	-2,534	-1,953	2,700	1,212
discounted ⁽⁶⁾	30,520	591	-2,050	-815	4,656	1,754
Foreign bills-purchased	13,498	-371	-1,084	-2,279	1,819	1,507
discounted	21,420	-737	691	-2,653	4,407	912
Cash-Deposit Ratio	7.73					
Investment-Deposit Ratio	31.32					
Credit-Deposit Ratio	72.32					

@ : 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.