

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Jul. 6 #	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	34,971	1,680	-5,261	-5,801	-6,035	3,154
Borrowings from Banks ⁽¹⁾	24,786	-2,286	1,244	-10,613	-2,676	-5,655
Other demand and time liabilities ⁽²⁾	15,492	195	-1,204	3,206	-5,532	7,806
Liabilities to Others						
Aggregate deposits@	27,13,843	45,656	72,913	1,05,534	3,77,392	5,31,881
		(1.7)	(3.5)	(4.0)	(20.9)	(24.4)
Demand	4,02,718	14,643	-31,388	-26,419	73,436	69,466
Time@	23,11,125	31,013	1,04,301	1,31,953	3,03,956	4,62,414
Borrowings ⁽³⁾	82,240	-680	1,236	-3,596	13,398	-2,140
Other demand and time liabilities	2,24,964	4,295	7,466	-17,040	39,784	28,718
Borrowings from Reserve Bank	1	-100	-1,486	-6,244	-28	-1
Cash in hand and Balances with Reserve Bank	2,15,352	18,967	-12,692	19,022	21,720	87,938
Cash in hand	15,760	-25	-1,347	-348	2,179	4,061
Balances with Reserve Bank	1,99,592	18,992	-11,345	19,370	19,542	83,877
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	28,227	2,432	-489	-860	5,632	2,254
Money at call and short notice	12,667	-772	497	-5,600	-15,592	-1,449
Advances to Banks	3,976	276	-778	-2,227	-6,619	563
Other assets	22,061	834	1,814	-1,442	9,306	10,128
Investments⁽⁵⁾	8,49,946	8,753	51,776	59,515	30,101	80,715
		(1.0)	(7.2)	(7.5)	(4.1)	(10.5)
Government securities	8,29,251	8,983	52,100	54,271	33,351	76,409
Other approved securities	20,695	-230	-324	5,244	-3,250	4,306
Bank Credit	19,14,527	18,725	33,818	-14,386	3,63,936	3,73,632
		(1.0)	(2.2)	(-0.7)	(30.9)	(24.2)
Food Credit	44,228	272	-2,837	-2,292	-6,962	6,374
Non-food credit	18,70,299	18,453	36,654	-12,094	3,70,899	3,67,258
Loans, cash-credit and overdrafts	18,37,145	18,154	36,410	-4,481	3,48,153	3,70,280
Inland bills- purchased	11,481	18	-2,680	-4,431	1,746	1,248
discounted ⁽⁶⁾	31,603	1,290	-1,863	304	5,531	2,650
Foreign bills-purchased	13,088	506	-22	-3,051	2,910	35
discounted	21,209	-1,243	1,973	-2,727	5,596	-581
Cash-Deposit Ratio	7.94					
Investment-Deposit Ratio	31.32					
Credit-Deposit Ratio	70.55					

@ : 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.