

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Jul. 20 #	Fortnight	Variation over			
			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	37,530	2,559	-6,482	-3,242	-7,414	6,934
Borrowings from Banks ⁽¹⁾	23,768	-1,018	-1,285	-11,631	-2,486	-4,144
Other demand and time liabilities ⁽²⁾	16,584	1,091	-722	4,298	-3,138	8,416
Liabilities to Others						
Aggregate deposits@	27,29,856	16,013	85,647	1,21,547	3,83,287	5,35,160
		(0.6)	(4.1)	(4.7)	(21.2)	(24.4)
Demand	3,93,046	-9,672	-38,037	-36,092	63,179	66,442
Time@	23,36,810	25,685	1,23,684	1,57,638	3,20,108	4,68,717
Borrowings ⁽³⁾	81,032	-1,208	-751	-4,804	10,819	-1,361
Other demand and time liabilities	2,24,127	-837	-3,799	-17,877	32,385	39,146
Borrowings from Reserve Bank	1	—	-1,486	-6,244	2	-1
Cash in hand and Balances with Reserve Bank	2,28,397	13,045	-9,210	32,067	19,717	97,501
Cash in hand	15,514	-246	-1,103	-595	1,601	3,571
Balances with Reserve Bank	2,12,883	13,291	-8,107	32,661	18,116	93,930
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	28,364	136	-1,743	-724	4,589	3,645
Money at call and short notice	12,241	-426	-2,796	-6,025	-12,504	1,418
Advances to Banks	3,555	-421	-726	-2,648	-6,030	90
Other assets	22,263	202	2,092	-1,240	9,509	10,051
Investments⁽⁵⁾	8,55,249	5,303	46,275	64,818	23,131	91,520
		(0.6)	(6.4)	(8.2)	(3.1)	(12.0)
Government securities	8,34,681	5,430	46,842	59,701	26,231	87,098
Other approved securities	20,568	-127	-567	5,117	-3,100	4,422
Bank Credit	19,14,456	-70	41,030	-14,457	3,72,266	3,66,349
		(—)	(2.7)	(-0.7)	(31.7)	(23.7)
Food Credit	41,296	-2,932	-4,607	-5,224	-3,573	5,213
Non-food credit	18,73,160	2,861	45,637	-9,232	3,75,839	3,61,136
Loans, cash-credit and overdrafts	18,35,785	-1,360	43,970	-5,841	3,56,890	3,61,360
Inland bills- purchased	11,681	200	-3,318	-4,231	767	2,085
discounted ⁽⁶⁾	32,155	552	-1,672	856	5,780	3,011
Foreign bills-purchased	13,089	1	-585	-3,050	2,379	599
discounted	21,746	537	2,635	-2,190	6,451	-706
Cash-Deposit Ratio	8.37					
Investment-Deposit Ratio	31.33					
Credit-Deposit Ratio	70.13					

@ : 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.