

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Jul. 27 #	Variation over				
		Month	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	36,932	2,737	-5,456	-3,840	-6,821	5,310
Borrowings from Banks ⁽¹⁾	23,360	-6,015	379	-12,038	-1,211	-6,216
Other demand and time liabilities ⁽²⁾	16,436	949	-1,062	4,150	-3,946	8,607
Liabilities to Others						
Aggregate deposits@	27,70,512	67,653	94,504	1,62,203	3,71,214	5,66,959
		(2.5)	(4.5)	(6.2)	(20.3)	(25.7)
Demand	4,24,773	27,231	-34,386	-4,364	46,994	94,519
Time@	23,45,739	40,422	1,28,890	1,66,567	3,24,220	4,72,440
Borrowings ⁽³⁾	84,608	-755	3,748	-1,228	12,080	-2,284
Other demand and time liabilities	2,22,974	-5,631	-7,627	-19,030	14,002	41,821
Borrowings from Reserve Bank	—	-1,266	-1,488	-6,245	—	—
Cash in hand and Balances with Reserve Bank	2,48,767	32,661	-7,303	52,437	9,136	1,15,964
Cash in hand	15,940	-579	-619	-168	1,844	3,514
Balances with Reserve Bank	2,32,827	33,240	-6,684	52,605	7,292	1,12,451
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	30,097	3,646	-1,506	1,009	4,705	5,140
Money at call and short notice	12,205	-4,226	-784	-6,062	-13,469	-630
Advances to Banks	3,034	-617	-980	-3,169	-6,327	-177
Other assets	22,646	-2	1,580	-857	8,607	10,946
Investments⁽⁵⁾	8,72,281	24,394	43,784	81,850	13,763	1,11,042
		(2.9)	(6.1)	(10.4)	(1.8)	(14.6)
Government securities	8,51,749	24,566	43,970	76,769	16,450	1,07,038
Other approved securities	20,531	-173	-186	5,081	-2,687	4,005
Bank Credit	19,17,231	2,866	49,266	-11,682	3,70,403	3,60,888
		(0.1)	(3.3)	(-0.6)	(31.2)	(23.2)
Food Credit	41,059	-1,728	-4,615	-5,462	-3,479	4,983
Non-food credit	18,76,172	4,594	53,880	-6,220	3,73,882	3,55,905
Loans, cash-credit and overdrafts	18,38,785	1,543	52,133	-2,841	3,54,940	3,56,197
Inland bills- purchased	12,724	1,295	-3,489	-3,188	724	3,299
discounted ⁽⁶⁾	31,168	338	-1,852	-132	5,779	2,204
Foreign bills-purchased	12,840	55	-790	-3,299	1,989	555
discounted	21,714	-365	3,264	-2,223	6,972	-1,367
Cash-Deposit Ratio	8.98					
Investment-Deposit Ratio	31.48					
Credit-Deposit Ratio	69.20					

@ : 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.

Notes : 1. Includes the impact of mergers since May 3, 2002.

2. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.