

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2007 Aug. 3 #	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	35,924	-1,607	-5,631	-4,848	-7,960	4,477
Borrowings from Banks ⁽¹⁾	25,376	1,608	-1,160	-10,023	1,654	-2,662
Other demand and time liabilities ⁽²⁾	16,273	-310	-826	3,987	-3,254	8,209
Liabilities to Others						
Aggregate deposits@	27,68,796	38,940	1,18,076	1,60,487	3,88,037	5,41,671
		(1.4)	(5.6)	(6.2)	(21.1)	(24.3)
Demand	4,09,277	16,231	-34,491	-19,861	44,821	79,128
Time@	23,59,519	22,709	1,52,567	1,80,347	3,43,215	4,62,543
Borrowings ⁽³⁾	81,736	704	1,858	-4,100	9,260	-3,265
Other demand and time liabilities	2,33,586	9,459	4,742	-8,418	28,739	40,064
Borrowings from Reserve Bank	—	-1	-1,488	-6,245	—	—
Cash in hand and Balances with Reserve Bank	2,55,273	26,876	-8,131	58,942	28,296	1,23,297
Cash in hand	15,643	130	-1,391	-465	2,295	3,989
Balances with Reserve Bank	2,39,630	26,746	-6,740	59,407	26,001	1,19,309
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	28,829	465	-1,436	-258	3,138	3,803
Money at call and short notice	12,581	339	-2,185	-5,686	-7,912	1,147
Advances to Banks	3,086	-469	-720	-3,117	-5,651	-385
Other assets	22,239	-24	2,171	-1,264	8,752	9,948
Investments⁽⁵⁾	8,66,855	11,606	53,591	76,424	1,303	95,810
		(1.4)	(7.5)	(9.7)	(0.2)	(12.4)
Government securities	8,46,386	11,705	54,095	71,406	4,106	91,549
Other approved securities	20,469	-99	-504	5,018	-2,803	4,261
Bank Credit	19,30,103	15,647	57,578	1,190	3,70,950	3,65,448
		(0.8)	(3.8)	(0.1)	(31.1)	(23.4)
Food Credit	41,322	26	-4,403	-5,198	-3,952	5,034
Non-food credit	18,88,781	15,621	61,981	6,388	3,74,903	3,60,413
Loans, cash-credit and overdrafts	18,49,500	13,715	59,956	7,874	3,54,708	3,59,088
Inland bills- purchased	11,801	120	-2,888	-4,111	973	1,774
discounted ⁽⁶⁾	33,148	993	-1,925	1,849	5,627	4,257
Foreign bills-purchased	13,112	24	-380	-3,026	2,793	418
discounted	22,542	795	2,815	-1,395	6,850	-90
Cash-Deposit Ratio	9.22					
Investment-Deposit Ratio	31.31					
Credit-Deposit Ratio	69.71					

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