

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Aug. 17 #	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	35,713	-210	-5,520	-5,059	-6,813	4,156
Borrowings from Banks ⁽¹⁾	30,881	5,506	-640	-4,518	-1,350	2,324
Other demand and time liabilities ⁽²⁾	15,455	-819	-933	3,168	-3,477	7,497
Liabilities to Others						
Aggregate deposits@	27,43,137	-25,658	1,24,962	1,34,828	3,97,081	5,09,126
		(-0.9)	(5.9)	(5.2)	(21.6)	(22.8)
Demand	3,79,443	-29,834	-27,674	-49,695	65,554	42,477
Time@	23,63,694	4,175	1,52,636	1,84,523	3,31,527	4,66,649
Borrowings ⁽³⁾	85,778	4,042	1,307	-58	10,158	1,327
Other demand and time liabilities	2,43,145	9,559	1,286	1,141	28,030	53,079
Borrowings from Reserve Bank	2,260	2,260	-1,488	-3,985	-473	2,260
Cash in hand and Balances with Reserve Bank	2,17,955	-37,318	-4,702	21,625	17,345	82,551
Cash in hand	16,064	420	-291	-45	2,715	3,309
Balances with Reserve Bank	2,01,892	-37,738	-4,411	21,669	14,630	79,242
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	26,421	-2,409	-1,543	-2,667	3,332	1,501
Money at call and short notice	17,394	4,814	1,045	-873	-8,466	2,730
Advances to Banks	3,075	-11	-250	-3,128	-5,734	-867
Other assets	20,888	-1,351	1,963	-2,615	8,708	8,805
Investments⁽⁵⁾	9,02,013	35,157	40,652	1,11,582	6,022	1,43,906
		(4.1)	(5.7)	(14.1)	(0.8)	(19.0)
Government securities	8,81,594	35,207	41,174	1,06,613	9,599	1,39,678
Other approved securities	20,419	-50	-522	4,968	-3,578	4,229
Bank Credit	19,38,045	7,942	66,950	9,132	3,76,208	3,64,018
		(0.4)	(4.4)	(0.5)	(31.4)	(23.1)
Food Credit	38,359	-2,964	-4,156	-8,162	-3,793	1,824
Non-food credit	18,99,686	10,906	71,106	17,294	3,80,001	3,62,194
Loans, cash-credit and overdrafts	18,56,882	7,382	69,636	15,256	3,60,658	3,56,791
Inland bills- purchased	11,858	57	-3,564	-4,055	301	2,508
discounted ⁽⁶⁾	32,993	-156	-1,916	1,693	6,010	4,092
Foreign bills-purchased	11,802	-1,311	-418	-4,337	2,620	-855
discounted	24,511	1,970	3,212	575	6,620	1,482
Cash-Deposit Ratio	7.95					
Investment-Deposit Ratio	32.88					
Credit-Deposit Ratio	70.65					

@ : 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.