

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Aug. 31 #	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2006-2007	2007-2008	2006	2007
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and time deposits from Banks	33,342	-2,371	-5,350	-7,430	-6,622	1,615
Borrowings from Banks <sup>(1)</sup>	28,359	-2,522	849	-7,040	-264	-1,688
Other demand and time liabilities <sup>(2)</sup>	15,781	327	-991	3,495	-3,994	7,882
<b>Liabilities to Others</b>						
<b>Aggregate deposits@</b>	<b>27,72,024</b>	<b>28,887</b>	<b>1,46,525</b>	<b>1,63,715</b>	<b>3,98,612</b>	<b>5,16,450</b>
		(1.1)	(6.9)	(6.3)	(21.5)	(22.9)
Demand	3,91,970	12,527	-24,817	-37,168	64,340	52,147
Time@	23,80,054	16,360	1,71,343	2,00,882	3,34,272	4,64,303
Borrowings <sup>(3)</sup>	88,351	2,573	-213	2,515	3,601	5,420
Other demand and time liabilities	2,41,964	-1,182	5,005	-40	28,608	48,179
<b>Borrowings from Reserve Bank</b>	<b>92</b>	<b>-2,168</b>	<b>-1,488</b>	<b>-6,153</b>	<b>-6</b>	<b>92</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>2,38,416</b>	<b>20,461</b>	<b>-3,760</b>	<b>42,086</b>	<b>24,983</b>	<b>1,02,070</b>
Cash in hand	16,683	619	-608	575	2,468	4,246
Balances with Reserve Bank	2,21,733	19,842	-3,151	41,511	22,515	97,824
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	26,934	514	-830	-2,153	3,101	1,302
Money at call and short notice	13,588	-3,805	1,199	-4,679	-8,303	-1,230
Advances to Banks	3,119	45	-661	-3,084	-6,746	-411
Other assets	21,231	343	2,189	-2,272	9,138	8,922
<b>Investments<sup>(5)</sup></b>	<b>9,04,851</b>	<b>2,838</b>	<b>48,807</b>	<b>1,14,420</b>	<b>2,242</b>	<b>1,38,589</b>
		(0.3)	(6.8)	(14.5)	(0.3)	(18.1)
Government securities	8,84,484	2,890	49,424	1,09,504	5,843	1,34,318
Other approved securities	20,367	-52	-616	4,916	-3,601	4,271
<b>Bank Credit</b>	<b>19,60,072</b>	<b>22,027</b>	<b>89,137</b>	<b>31,159</b>	<b>3,82,136</b>	<b>3,63,858</b>
		(1.1)	(5.9)	(1.6)	(31.5)	(22.8)
Food Credit	38,490	131	-4,162	-8,031	-3,543	1,961
Non-food credit	19,21,582	21,896	93,300	39,190	3,85,679	3,61,896
Loans, cash-credit and overdrafts	18,78,098	21,216	89,708	36,473	3,65,694	3,57,935
Inland bills- purchased	12,243	386	-3,286	-3,669	449	2,615
discounted <sup>(6)</sup>	32,752	-241	-1,764	1,452	6,392	3,700
Foreign bills-purchased	11,904	102	501	-4,235	3,334	-1,672
discounted	25,075	564	3,979	1,139	6,267	1,279
<b>Cash-Deposit Ratio</b>	<b>8.60</b>					
<b>Investment-Deposit Ratio</b>	<b>32.64</b>					
<b>Credit-Deposit Ratio</b>	<b>70.71</b>					

@ : 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.