

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Sep. 14 #	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	36,745	3,403	-4,443	-4,027	-5,619	4,111
Borrowings from Banks ⁽¹⁾	29,323	964	3,691	-6,076	340	-3,565
Other demand and time liabilities ⁽²⁾	14,461	-1,320	-1,195	2,175	-4,286	6,766
Liabilities to Others						
Aggregate deposits@	27,78,940	6,917	1,42,302	1,70,631	3,94,513	5,27,590
		(0.2)	(6.7)	(6.5)	(21.2)	(23.4)
Demand	3,95,931	3,962	-26,298	-33,206	66,213	57,589
Time@	23,83,009	2,955	1,68,600	2,03,837	3,28,299	4,70,001
Borrowings ⁽³⁾	87,337	-1,014	1,288	1,501	6,242	2,905
Other demand and time liabilities	2,64,219	22,255	19,948	22,214	24,482	55,490
Borrowings from Reserve Bank	91	-1	-1,488	-6,154	—	91
Cash in hand and Balances with Reserve Bank	2,37,685	-731	6,074	41,354	28,019	91,505
Cash in hand	16,420	-263	-883	311	2,042	4,257
Balances with Reserve Bank	2,21,265	-468	6,956	41,043	25,977	87,248
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	27,606	672	-380	-1,482	3,731	1,523
Money at call and short notice	13,967	379	4,334	-4,300	-5,359	-3,986
Advances to Banks	2,982	-137	-477	-3,220	-6,173	-731
Other assets	22,195	964	2,541	-1,308	9,197	9,534
Investments⁽⁵⁾	9,07,993	3,143	42,831	1,17,562	4,905	1,47,708
		(0.3)	(6.0)	(14.9)	(0.6)	(19.4)
Government securities	8,87,848	3,364	43,434	1,12,868	8,461	1,43,672
Other approved securities	20,145	-221	-603	4,695	-3,557	4,036
Bank Credit	19,83,821	23,748	1,01,142	54,908	3,80,454	3,75,602
		(1.2)	(6.7)	(2.8)	(31.0)	(23.4)
Food Credit	38,170	-320	-4,295	-8,350	-3,758	1,774
Non-food credit	19,45,650	24,068	1,05,437	63,258	3,84,212	3,73,827
Loans, cash-credit and overdrafts	19,01,420	23,321	1,02,175	59,794	3,64,487	3,68,790
Inland bills- purchased	11,599	-645	-3,608	-4,313	118	2,293
discounted ⁽⁶⁾	33,595	843	-1,901	2,295	5,105	4,679
Foreign bills-purchased	11,948	45	643	-4,190	3,411	-1,769
discounted	25,259	183	3,833	1,322	7,333	1,608
Cash-Deposit Ratio	8.55					
Investment-Deposit Ratio	32.67					
Credit-Deposit Ratio	71.39					

@ : 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.