

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

(Rs. crore)

Item	Outstanding as on 2007 Sep. 28 #	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	37,636	891	-2,912	-3,136	-5,001	3,470
Borrowings from Banks <sup>(1)</sup>	30,700	1,377	5,563	-4,699	3,207	-4,060
Other demand and time liabilities <sup>(2)</sup>	17,429	2,967	-1,333	5,143	2,313	9,872
<b>Liabilities to Others</b>						
<b>Aggregate deposits@</b>	<b>28,64,297</b>	<b>85,357</b>	<b>2,02,662</b>	<b>2,55,988</b>	<b>3,88,843</b>	<b>5,52,587</b>
		(3.1)	(9.6)	(9.8)	(20.2)	(23.9)
Demand	4,39,885	43,954	2,028	10,748	61,733	73,217
Time@	24,24,412	41,403	2,00,633	2,45,241	3,27,109	4,79,370
Borrowings <sup>(3)</sup>	88,461	1,124	1,542	2,625	6,409	3,775
Other demand and time liabilities	2,61,504	-2,715	32,961	19,500	42,894	39,763
<b>Borrowings from Reserve Bank</b>	<b>64</b>	<b>-27</b>	<b>-58</b>	<b>-6,181</b>	<b>630</b>	<b>-1,366</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>2,72,184</b>	<b>34,499</b>	<b>14,234</b>	<b>75,853</b>	<b>37,764</b>	<b>1,17,844</b>
Cash in hand	17,615	1,195	947	1,506	3,117	3,622
Balances with Reserve Bank	2,54,569	33,304	13,286	74,347	34,647	1,14,222
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	29,519	1,913	1,134	432	3,400	1,923
Money at call and short notice	11,533	-2,434	4,010	-6,734	-6,007	-6,096
Advances to Banks	3,456	473	2,010	-2,747	3,207	-2,746
Other assets	24,103	1,908	5,547	600	11,991	8,436
<b>Investments<sup>(5)</sup></b>	<b>9,07,946</b>	<b>-48</b>	<b>33,355</b>	<b>1,17,515</b>	<b>-5,780</b>	<b>1,57,136</b>
		(—)	(4.6)	(14.9)	(-0.8)	(20.9)
Government securities	8,88,279	432	33,961	1,13,299	-2,421	1,53,577
Other approved securities	19,666	-479	-606	4,215	-3,359	3,560
<b>Bank Credit</b>	<b>20,25,398</b>	<b>41,578</b>	<b>1,54,414</b>	<b>96,486</b>	<b>3,85,253</b>	<b>3,63,907</b>
		(2.1)	(10.2)	(5.0)	(30.2)	(21.9)
Food Credit	37,008	-1,162	-7,233	-9,512	-6,091	3,550
Non-food credit	19,88,390	42,740	1,61,647	1,05,998	3,91,344	3,60,357
Loans, cash-credit and overdrafts	19,43,595	42,175	1,52,007	1,01,969	3,69,095	3,61,133
Inland bills- purchased	11,772	173	-1,441	-4,140	850	299
discounted <sup>(6)</sup>	33,444	-151	-1,274	2,144	5,419	3,902
Foreign bills-purchased	12,345	396	2,021	-3,794	4,216	-2,752
discounted	24,243	-1,016	3,101	306	5,673	1,325
<b>Cash-Deposit Ratio</b>	<b>9.50</b>					
<b>Investment-Deposit Ratio</b>	<b>31.70</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.

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