

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

(Rs. crore)

Item	Outstanding as on 2007 Oct. 12 #	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	37,345	-291	-3,951	-3,427	-5,675	4,219
Borrowings from Banks <sup>(1)</sup>	22,839	-7,861	7,070	-12,560	3,000	-13,428
Other demand and time liabilities <sup>(2)</sup>	19,430	2,001	-452	7,144	1,118	10,992
<b>Liabilities to Others</b>						
<b>Aggregate deposits@</b>	<b>28,58,033</b>	<b>-6,264</b>	<b>1,79,923</b>	<b>2,49,724</b>	<b>3,88,528</b>	<b>5,69,061</b>
		<b>(-0.2)</b>	<b>(8.5)</b>	<b>(9.6)</b>	<b>(20.4)</b>	<b>(24.9)</b>
Demand	4,14,194	-25,691	-12,014	-14,944	65,331	61,568
Time@	24,43,840	19,427	1,91,937	2,64,668	3,23,197	5,07,494
Borrowings <sup>(3)</sup>	86,143	-2,318	1,582	307	5,914	1,417
Other demand and time liabilities	2,83,007	21,503	19,990	41,003	12,920	74,238
<b>Borrowings from Reserve Bank</b>	<b>—</b>	<b>-64</b>	<b>-938</b>	<b>-6,245</b>	<b>550</b>	<b>-550</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>2,34,383</b>	<b>-37,801</b>	<b>-1,907</b>	<b>38,052</b>	<b>13,544</b>	<b>96,183</b>
Cash in hand	15,698	-1,916	74	-410	2,393	2,578
Balances with Reserve Bank	2,18,684	-35,885	-1,981	38,462	11,151	93,605
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	29,114	-405	-734	26	1,661	3,385
Money at call and short notice	9,626	-1,908	6,083	-8,641	-5,962	-10,076
Advances to Banks	4,373	917	1,234	-1,830	2,032	-1,053
Other assets	27,377	3,274	2,953	3,874	9,138	14,304
<b>Investments<sup>(5)</sup></b>	<b>9,42,920</b>	<b>34,974</b>	<b>49,717</b>	<b>1,52,488</b>	<b>23,508</b>	<b>1,75,748</b>
		<b>(3.9)</b>	<b>(6.9)</b>	<b>(19.3)</b>	<b>(3.2)</b>	<b>(22.9)</b>
Government securities	9,23,532	35,252	49,025	1,48,552	25,608	1,73,765
Other approved securities	19,388	-279	692	3,937	-2,100	1,983
<b>Bank Credit</b>	<b>20,19,175</b>	<b>-6,224</b>	<b>1,30,764</b>	<b>90,262</b>	<b>3,66,463</b>	<b>3,81,334</b>
		<b>(-0.3)</b>	<b>(8.7)</b>	<b>(4.7)</b>	<b>(28.8)</b>	<b>(23.3)</b>
Food Credit	37,019	11	-7,246	-9,501	-3,763	3,574
Non-food credit	19,82,156	-6,234	1,38,010	99,763	3,70,226	3,77,759
Loans, cash-credit and overdrafts	19,35,058	-8,537	1,30,754	93,432	3,52,926	3,73,848
Inland bills- purchased	12,220	448	-3,059	-3,692	234	2,365
discounted <sup>(6)</sup>	31,973	-1,472	-896	673	5,009	2,052
Foreign bills-purchased	13,713	1,369	789	-2,426	2,793	-150
discounted	26,211	1,968	3,176	2,275	5,501	3,218
<b>Cash-Deposit Ratio</b>	<b>8.20</b>					
<b>Investment-Deposit Ratio</b>	<b>32.99</b>					
<b>Credit-Deposit Ratio</b>	<b>70.65</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.