

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

(Rs. crore)

Item	Outstanding as on 2007 Oct. 26 #	Fortnight	Variation over			
			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	36,481	-864	-3,688	-4,292	-6,088	3,091
Borrowings from Banks <sup>(1)</sup>	25,560	2,721	5,747	-9,839	2,963	-9,384
Other demand and time liabilities <sup>(2)</sup>	19,793	363	-141	7,507	2,815	11,044
<b>Liabilities to Others</b>						
<b>Aggregate deposits@</b>	<b>28,77,955</b>	<b>19,921</b>	<b>1,77,849</b>	<b>2,69,646</b>	<b>3,73,110</b>	<b>5,91,057</b>
		<b>(0.7)</b>	<b>(8.4)</b>	<b>(10.3)</b>	<b>(19.5)</b>	<b>(25.8)</b>
Demand	4,10,060	-4,134	-7,739	-19,077	68,342	53,159
Time@	24,67,895	24,055	1,85,588	2,88,723	3,04,768	5,37,898
Borrowings <sup>(3)</sup>	90,304	4,160	2,205	4,468	3,490	4,955
Other demand and time liabilities	2,61,354	-21,653	24,620	19,350	19,437	47,954
<b>Borrowings from Reserve Bank</b>	<b>—</b>	<b>—</b>	<b>-288</b>	<b>-6,245</b>	<b>1,200</b>	<b>-1,200</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>2,41,636</b>	<b>7,253</b>	<b>-2,121</b>	<b>45,305</b>	<b>22,370</b>	<b>1,03,651</b>
Cash in hand	16,704	1,006	2,681	595	4,774	977
Balances with Reserve Bank	2,24,932	6,247	-4,802	44,710	17,595	1,02,673
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	31,531	2,417	-320	2,444	1,721	5,389
Money at call and short notice	14,956	5,330	5,021	-3,311	-4,669	-3,684
Advances to Banks	3,385	-987	1,421	-2,818	2,251	-2,227
Other assets	27,697	320	2,389	4,194	9,087	15,188
<b>Investments<sup>(5)</sup></b>	<b>9,49,291</b>	<b>6,372</b>	<b>40,054</b>	<b>1,58,860</b>	<b>2,802</b>	<b>1,91,783</b>
		<b>(0.7)</b>	<b>(5.6)</b>	<b>(20.1)</b>	<b>(0.4)</b>	<b>(25.3)</b>
Government securities	9,29,559	6,027	40,533	1,54,579	5,918	1,88,284
Other approved securities	19,732	344	-480	4,281	-3,116	3,499
<b>Bank Credit</b>	<b>20,25,879</b>	<b>6,704</b>	<b>1,47,012</b>	<b>96,966</b>	<b>3,66,765</b>	<b>3,71,790</b>
		<b>(0.3)</b>	<b>(9.8)</b>	<b>(5.0)</b>	<b>(28.5)</b>	<b>(22.5)</b>
Food Credit	35,866	-1,153	-4,058	-10,654	-3,172	-766
Non-food credit	19,90,012	7,857	1,51,070	1,07,620	3,69,937	3,72,556
Loans, cash-credit and overdrafts	19,41,426	6,369	1,47,876	99,801	3,55,146	3,63,096
Inland bills- purchased	10,997	-1,223	-2,611	-4,916	725	694
discounted <sup>(6)</sup>	32,443	470	-907	1,143	4,635	2,533
Foreign bills-purchased	13,726	13	500	-2,413	2,292	151
discounted	27,287	1,076	2,155	3,350	3,968	5,315
<b>Cash-Deposit Ratio</b>	<b>8.40</b>					
<b>Investment-Deposit Ratio</b>	<b>32.98</b>					
<b>Credit-Deposit Ratio</b>	<b>70.39</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.