

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

(Rs. crore)

Item	Outstanding as on 2007 Nov. 9 #	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	38,312	1,831	-2,930	-2,460	-5,712	4,164
Borrowings from Banks <sup>(1)</sup>	25,147	-412	1,042	-10,252	-3,195	-5,092
Other demand and time liabilities <sup>(2)</sup>	18,569	-1,225	438	6,283	3,297	9,240
<b>Liabilities to Others</b>						
<b>Aggregate deposits@</b>	<b>29,19,327</b>	<b>41,373</b>	<b>1,95,857</b>	<b>3,11,019</b>	<b>3,93,034</b>	<b>6,14,422</b>
		(1.4)	(9.3)	(11.9)	(20.6)	(26.7)
Demand	4,32,226	22,166	-13,601	3,089	66,062	81,188
Time@	24,87,101	19,207	2,09,458	3,07,930	3,26,972	5,33,235
Borrowings <sup>(3)</sup>	91,171	867	364	5,335	3,309	7,663
Other demand and time liabilities	2,89,520	28,166	27,095	47,516	28,085	73,645
<b>Borrowings from Reserve Bank</b>	<b>—</b>	<b>—</b>	<b>-1,468</b>	<b>-6,245</b>	<b>-946</b>	<b>-20</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>2,44,683</b>	<b>3,048</b>	<b>-10,846</b>	<b>48,353</b>	<b>11,404</b>	<b>1,15,423</b>
Cash in hand	17,574	870	250	1,466	2,141	4,279
Balances with Reserve Bank	2,27,109	2,177	-11,095	46,887	9,264	1,11,144
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	30,275	-1,256	-412	1,188	956	4,225
Money at call and short notice	16,651	1,695	1,266	-1,616	-8,890	1,766
Advances to Banks	3,936	551	962	-2,267	1,865	-1,217
Other assets	26,787	-910	2,515	3,284	8,850	14,153
<b>Investments<sup>(5)</sup></b>	<b>9,48,346</b>	<b>-945</b>	<b>42,520</b>	<b>1,57,915</b>	<b>19,480</b>	<b>1,88,372</b>
		(-0.1)	(5.9)	(20.0)	(2.6)	(24.8)
Government securities	9,28,565	-994	43,003	1,53,585	22,279	1,84,821
Other approved securities	19,781	49	-483	4,330	-2,798	3,551
<b>Bank Credit</b>	<b>20,64,180</b>	<b>38,301</b>	<b>1,64,694</b>	<b>1,35,267</b>	<b>3,69,850</b>	<b>3,92,409</b>
		(1.9)	(10.9)	(7.0)	(28.4)	(23.5)
Food Credit	36,721	854	-3,033	-9,800	-3,576	-937
Non-food credit	20,27,459	37,447	1,67,727	1,45,067	3,73,426	3,93,346
Loans, cash-credit and overdrafts	19,79,310	37,883	1,65,498	1,37,684	3,58,979	3,83,356
Inland bills- purchased	11,118	121	-2,960	-4,794	-6	1,164
discounted <sup>(6)</sup>	34,056	1,613	-125	2,756	5,022	3,364
Foreign bills-purchased	13,640	-86	464	-2,499	3,002	101
discounted	26,057	-1,229	1,816	2,121	2,854	4,424
<b>Cash-Deposit Ratio</b>	<b>8.38</b>					
<b>Investment-Deposit Ratio</b>	<b>32.49</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.