

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Nov. 23 #	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	36,139	-2,173	-3,986	-4,633	-7,126	3,047
Borrowings from Banks ⁽¹⁾	25,380	233	3,281	-10,019	-1,653	-7,098
Other demand and time liabilities ⁽²⁾	17,909	-660	-114	5,623	2,808	9,133
Liabilities to Others						
Aggregate deposits@	29,24,307	4,980	2,22,224	3,15,998	4,10,741	5,93,035
		(0.2)	(10.5)	(12.1)	(21.4)	(25.4)
Demand	4,36,175	3,949	-8,148	7,038	68,034	79,684
Time@	24,88,132	1,030	2,30,372	3,08,960	3,42,707	5,13,351
Borrowings ⁽³⁾	89,202	-1,969	332	3,366	3,077	5,725
Other demand and time liabilities	2,60,455	-29,065	18,288	18,451	32,109	53,387
Borrowings from Reserve Bank	169	169	-1,484	-6,076	4	165
Cash in hand and Balances with Reserve Bank	2,44,317	-366	4,888	47,987	24,415	99,323
Cash in hand	17,791	217	199	1,683	2,353	4,547
Balances with Reserve Bank	2,26,526	-583	4,688	46,304	22,062	94,777
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	30,668	393	-1,979	1,581	1,115	6,185
Money at call and short notice	14,156	-2,496	3,916	-4,111	-8,418	-3,380
Advances to Banks	3,562	-374	975	-2,641	1,610	-1,604
Other assets	29,017	2,230	2,342	5,514	8,719	16,556
Investments⁽⁵⁾	9,64,536	16,190	47,429	1,74,105	22,650	1,99,652
		(1.7)	(6.6)	(22.0)	(3.1)	(26.1)
Government securities	9,44,749	16,183	48,425	1,69,768	25,765	1,95,581
Other approved securities	19,787	7	-996	4,336	-3,115	4,071
Bank Credit	20,74,893	10,713	1,76,180	1,45,980	3,76,015	3,91,636
		(0.5)	(11.7)	(7.6)	(28.8)	(23.3)
Food Credit	37,697	977	-2,011	-8,823	-3,775	-982
Non-food credit	20,37,196	9,736	1,78,191	1,54,803	3,79,791	3,92,619
Loans, cash-credit and overdrafts	19,89,209	9,900	1,77,269	1,47,584	3,65,202	3,81,485
Inland bills- purchased	10,902	-216	-3,396	-5,010	263	1,384
discounted ⁽⁶⁾	34,154	98	123	2,854	4,970	3,215
Foreign bills-purchased	13,385	-255	240	-2,754	2,586	71
discounted	27,243	1,185	1,944	3,306	2,994	5,482
Cash-Deposit Ratio	8.35					
Investment-Deposit Ratio	32.98					
Credit-Deposit Ratio	70.95					

@ : 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.