

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2007 Nov. 30 #	Variation over				
		Month	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	36,844	364	-2,405	-3,928	-6,560	2,172
Borrowings from Banks ⁽¹⁾	22,246	-3,314	4,296	-13,153	1,532	-11,247
Other demand and time liabilities ⁽²⁾	17,852	-1,941	-1,122	5,566	1,558	10,084
Liabilities to Others						
Aggregate deposits@	29,53,030	75,075	2,53,529	3,44,721	4,33,660	5,90,452
		(2.6)	(12.0)	(13.2)	(22.5)	(25.0)
Demand	4,48,454	38,394	232	19,316	72,831	83,581
Time@	25,04,576	36,681	2,53,297	3,25,405	3,60,830	5,06,871
Borrowings ⁽³⁾	1,07,421	17,118	666	21,585	4,032	23,611
Other demand and time liabilities	2,53,267	-8,086	27,811	11,263	34,399	36,676
Borrowings from Reserve Bank	396	396	-1,318	-5,849	170	226
Cash in hand and Balances with Reserve Bank	2,67,369	25,734	2,614	71,039	24,897	1,24,649
Cash in hand	17,781	1,077	-238	1,672	2,492	4,973
Balances with Reserve Bank	2,49,589	24,657	2,852	69,367	22,405	1,19,676
Assets with the Banking System						
Balance with other Banks ⁽⁴⁾	32,482	951	-957	3,395	1,933	6,977
Money at call and short notice	11,804	-3,152	4,679	-6,463	-6,321	-6,494
Advances to Banks	3,336	-49	320	-2,867	948	-1,175
Other assets	28,407	710	2,964	4,904	9,959	15,323
Investments⁽⁵⁾	9,63,278	13,987	48,115	1,72,847	21,577	1,97,708
		(1.5)	(6.7)	(21.9)	(2.9)	(25.8)
Government securities	9,43,542	13,983	43,243	1,68,562	23,579	1,99,558
Other approved securities	19,736	4	4,873	4,285	-2,002	-1,850
Bank Credit	20,91,062	65,183	2,02,421	1,62,149	3,88,690	3,81,564
		(3.2)	(13.4)	(8.4)	(29.4)	(22.3)
Food Credit	38,967	3,100	-325	-7,554	-3,233	-1,399
Non-food credit	20,52,095	62,083	2,02,746	1,69,703	3,91,923	3,82,962
Loans, cash-credit and overdrafts	20,04,547	63,120	2,03,060	1,62,921	3,76,611	3,71,032
Inland bills- purchased	11,021	24	-3,053	-4,891	524	1,161
discounted ⁽⁶⁾	34,646	2,203	458	3,346	5,517	3,372
Foreign bills-purchased	13,080	-646	224	-3,059	2,682	-219
discounted	27,768	482	1,733	3,832	3,356	6,218
Cash-Deposit Ratio	9.05					
Investment-Deposit Ratio	32.62					
Credit-Deposit Ratio	70.81					

@ : 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.

Notes : 1. Includes the impact of mergers since May 3, 2002.

2. Year on year variation for the year 2007 are over the level of reporting Friday of the previous year.

3. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.