

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

(Rs. crore)

Item	Outstanding as on 2007 Dec. 7 #	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	36,600	461	-2,923	-4,172	-6,560	2,445
Borrowings from Banks <sup>(1)</sup>	22,460	-2,920	3,839	-12,939	1,144	-10,576
Other demand and time liabilities <sup>(2)</sup>	18,430	521	-1,327	6,144	1,265	10,866
<b>Liabilities to Others</b>						
<b>Aggregate deposits@</b>	<b>29,29,004</b>	<b>4,697</b>	<b>2,55,147</b>	<b>3,20,695</b>	<b>4,33,402</b>	<b>5,64,808</b>
		<b>(0.2)</b>	<b>(12.1)</b>	<b>(12.3)</b>	<b>(22.4)</b>	<b>(23.9)</b>
Demand	4,20,869	-15,307	-1,580	-8,269	72,404	57,808
Time@	25,08,135	20,003	2,56,726	3,28,963	3,60,998	5,07,000
Borrowings <sup>(3)</sup>	92,178	2,976	229	6,342	3,323	8,804
Other demand and time liabilities	2,63,625	3,170	29,111	21,621	33,482	45,734
<b>Borrowings from Reserve Bank</b>	<b>239</b>	<b>70</b>	<b>-1,318</b>	<b>-6,006</b>	<b>170</b>	<b>69</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>2,62,104</b>	<b>17,787</b>	<b>2,176</b>	<b>65,774</b>	<b>24,741</b>	<b>1,19,822</b>
Cash in hand	16,944	-848	-676	835	2,336	4,574
Balances with Reserve Bank	2,45,161	18,635	2,852	64,939	22,405	1,15,248
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	31,518	850	-1,684	2,431	959	6,740
Money at call and short notice	10,946	-3,210	6,033	-7,321	-4,989	-8,706
Advances to Banks	3,303	-259	434	-2,900	1,301	-1,322
Other assets	29,041	24	2,778	5,538	9,224	16,143
<b>Investments<sup>(5)</sup></b>	<b>9,55,941</b>	<b>-8,595</b>	<b>47,748</b>	<b>1,65,510</b>	<b>21,233</b>	<b>1,90,738</b>
		<b>(-0.9)</b>	<b>(6.7)</b>	<b>(20.9)</b>	<b>(2.9)</b>	<b>(24.9)</b>
Government securities	9,36,556	-8,192	48,832	1,61,576	24,353	1,86,982
Other approved securities	19,385	-402	-1,084	3,934	-3,119	3,756
<b>Bank Credit</b>	<b>20,91,400</b>	<b>16,507</b>	<b>2,04,488</b>	<b>1,62,487</b>	<b>3,87,656</b>	<b>3,79,835</b>
		<b>(0.8)</b>	<b>(13.6)</b>	<b>(8.4)</b>	<b>(29.3)</b>	<b>(22.2)</b>
Food Credit	39,209	1,512	-325	-7,311	-3,233	-1,156
Non-food credit	20,52,191	14,995	2,04,813	1,69,799	3,90,889	3,80,992
Loans, cash-credit and overdrafts	20,05,305	16,095	2,04,779	1,63,679	3,75,478	3,70,071
Inland bills- purchased	10,605	-297	-3,017	-5,307	580	708
discounted <sup>(6)</sup>	33,881	-273	608	2,581	5,705	2,456
Foreign bills-purchased	12,929	-456	832	-3,210	3,222	-977
discounted	28,681	1,438	1,286	4,744	2,671	7,577
<b>Cash-Deposit Ratio</b>	<b>8.95</b>					
<b>Investment-Deposit Ratio</b>	<b>32.64</b>					
<b>Credit-Deposit Ratio</b>	<b>71.40</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.