

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2007 Dec. 28 #	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	37,517	1,378	-4,870	-3,255	-2,728	5,310
Borrowings from Banks ⁽¹⁾	27,891	2,511	10,048	-7,508	10,475	-11,354
Other Demand and Time Liabilities ⁽²⁾	18,088	180	-429	5,802	2,178	9,628
Liabilities to Others						
Aggregate Deposits@	29,52,647	28,340	2,79,096	3,44,338	4,46,879	5,64,502
		(1.0)	(13.2)	(13.2)	(23.0)	(23.6)
Demand	4,41,090	4,914	24,073	11,952	70,288	52,376
Time@	25,11,557	23,426	2,55,023	3,32,386	3,76,592	5,12,126
Borrowings ⁽³⁾	1,00,536	11,335	-2,911	14,700	2,987	20,303
Other Demand and Time Liabilities	2,74,413	13,958	34,236	32,409	42,639	51,397
Borrowings from Reserve Bank	2,278	2,109	3,406	-3,967	2,074	-2,616
Cash in Hand and Balances with Reserve Bank	2,75,755	31,437	26,982	79,424	39,235	1,08,667
Cash in Hand	18,030	238	963	1,921	2,872	4,021
Balances with Reserve Bank	2,57,725	31,199	26,018	77,503	36,363	1,04,646
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	33,430	2,762	-83	4,342	1,484	7,050
Money at Call and Short Notice	17,346	3,190	6,734	-921	8,082	-3,007
Advances to Banks	3,730	168	1,908	-2,473	1,875	-2,369
Other Assets	27,837	-1,180	2,801	4,334	8,982	14,916
Investments⁽⁵⁾	9,23,538	-40,998	25,866	1,33,106	42,886	1,80,217
		(-4.3)	(3.6)	(16.8)	(6.1)	(24.2)
Government Securities	9,04,529	-40,219	27,028	1,29,549	45,949	1,76,759
Other Approved Securities	19,008	-779	-1,162	3,558	-3,062	3,458
Bank Credit	21,48,093	73,200	2,62,938	2,19,180	4,12,095	3,78,078
		(3.5)	(17.4)	(11.4)	(30.3)	(21.4)
Food Credit	41,012	3,315	1,470	-5,509	241	-1,149
Non-Food credit	21,07,081	69,885	2,61,468	2,24,689	4,11,854	3,79,227
Loans, Cash-credit and Overdrafts	20,59,889	70,680	2,58,995	2,18,264	3,99,445	3,70,440
Inland Bills- Purchased	11,181	278	-1,639	-4,732	1,156	-95
Discounted ⁽⁶⁾	34,816	662	1,016	3,516	3,795	2,983
Foreign Bills- Purchased	13,156	-229	1,593	-2,982	3,294	-1,511
Discounted	29,051	1,808	2,973	5,115	4,405	6,261
Cash-Deposit Ratio	9.34					
Investment-Deposit Ratio	31.28					
Credit-Deposit Ratio	72.75					

@ : 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. 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.