

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

(Rs. crore)

Item	Outstanding as on 2008 Jan. 4#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2006-2007	2007-2008	2007	2008
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	36,634	-495	-4,028	-4,138	-691	3,584
Borrowings from Banks <sup>(1)</sup>	25,630	4,696	2,338	-9,769	1,234	-5,906
Other Demand and Time Liabilities <sup>(2)</sup>	22,371	4,309	369	10,085	2,254	13,112
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>29,88,207</b>	<b>46,232</b>	<b>2,78,398</b>	<b>3,79,898</b>	<b>4,44,241</b>	<b>6,00,761</b>
		(1.6)	(13.2)	(14.6)	(22.9)	(25.2)
Demand	4,26,711	-12,244	1,884	-2,426	62,934	60,187
Time	25,61,496	58,477	2,76,514	3,82,325	3,81,307	5,40,574
Borrowings <sup>(3)</sup>	91,561	-3,990	719	5,725	2,499	7,699
Other Demand and Time Liabilities	2,70,776	3,639	39,919	28,771	46,859	42,077
<b>Borrowings from Reserve Bank</b>	<b>85</b>	<b>-757</b>	<b>-173</b>	<b>-6,160</b>	<b>1,063</b>	<b>-1,229</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,46,962</b>	<b>-3,723</b>	<b>3,267</b>	<b>50,631</b>	<b>32,068</b>	<b>1,03,589</b>
Cash in Hand	17,380	618	-14	1,272	2,845	4,348
Balances with Reserve Bank	2,29,581	-4,342	3,280	49,359	29,223	99,241
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	33,967	718	-670	4,879	1,007	8,174
Money at Call and Short Notice	17,539	6,697	2,454	-728	730	1,466
Advances to Banks	2,962	-514	1,448	-3,241	1,495	-2,678
Other Assets	26,162	-1,991	8,431	2,659	15,132	7,611
<b>Investments<sup>(5)</sup></b>	<b>9,54,889</b>	<b>14,681</b>	<b>48,086</b>	<b>1,64,458</b>	<b>42,836</b>	<b>1,89,349</b>
		(1.6)	(6.7)	(20.8)	(5.9)	(24.7)
Government Securities	9,35,579	14,620	49,313	1,60,599	45,379	1,85,524
Other Approved Securities	19,310	60	-1,227	3,859	-2,543	3,825
<b>Bank Credit</b>	<b>21,46,518</b>	<b>24,753</b>	<b>2,59,085</b>	<b>2,17,605</b>	<b>4,16,401</b>	<b>3,80,356</b>
		(1.2)	(17.2)	(11.3)	(30.8)	(21.5)
Food Credit	41,283	1,015	2,392	-5,237	-17	-1,800
Non-Food credit	21,05,235	23,737	2,56,693	2,22,842	4,16,418	3,82,155
Loans, Cash-credit and Overdrafts	20,56,952	21,992	2,55,291	2,15,327	4,04,221	3,71,206
Inland Bills- Purchased	11,046	368	-1,451	-4,867	1,296	-418
Discounted <sup>(6)</sup>	35,215	1,106	888	3,916	3,374	3,511
Foreign Bills- Purchased	13,359	613	1,472	-2,780	3,183	-1,187
Discounted	29,946	673	2,885	6,009	4,327	7,244
<b>Cash-Deposit Ratio</b>	<b>8.26</b>					
<b>Investment-Deposit Ratio</b>	<b>31.96</b>					
<b>Credit-Deposit Ratio</b>	<b>71.83</b>					

(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.