

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2008 Jan. 18#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2006-2007	2007-2008	2007	2008
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and Time Deposits from Banks	39,630	2,997	-2,235	-1,142	1,568	4,787
Borrowings from Banks ⁽¹⁾	23,955	-1,674	1,827	-11,443	3,555	-7,068
Other Demand and Time Liabilities ⁽²⁾	22,625	254	256	10,339	2,331	13,479
Liabilities to Others						
Aggregate Deposits	30,30,640	42,433	2,82,386	4,22,331	4,45,882	6,39,205
		(1.4)	(13.4)	(16.2)	(22.9)	(26.7)
Demand	4,55,947	29,236	-8,582	26,809	53,674	99,889
Time	25,74,694	13,198	2,90,968	3,95,522	3,92,208	5,39,317
Borrowings ⁽³⁾	95,046	3,485	896	9,210	5,606	11,006
Other Demand and Time Liabilities	3,05,882	35,106	20,842	63,878	31,482	96,260
Borrowings from Reserve Bank	4,213	4,128	2,218	-2,032	1,871	507
Cash in Hand and Balances with Reserve Bank	2,70,663	23,701	12,148	74,332	35,835	1,18,409
Cash in Hand	18,572	1,192	413	2,464	2,773	5,113
Balances with Reserve Bank	2,52,090	22,509	11,734	71,868	33,062	1,13,295
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	38,022	4,055	-1,083	8,934	1,260	12,642
Money at Call and Short Notice	16,855	-684	-599	-1,412	2,408	3,835
Advances to Banks	3,602	640	1,076	-2,601	1,785	-1,666
Other Assets	28,094	1,932	8,752	4,591	15,874	9,222
Investments⁽⁵⁾	9,58,496	3,607	39,516	1,68,065	41,589	2,01,526
		(0.4)	(5.5)	(21.3)	(5.8)	(26.6)
Government Securities	9,39,624	4,045	40,753	1,64,643	44,124	1,98,128
Other Approved Securities	18,873	-437	-1,237	3,422	-2,535	3,398
Bank Credit	21,66,847	20,329	2,61,887	2,37,934	4,06,791	3,97,883
		(0.9)	(17.4)	(12.3)	(29.9)	(22.5)
Food Credit	39,183	-2,100	520	-7,338	2,867	-2,027
Non-Food credit	21,27,664	22,429	2,61,367	2,45,272	4,03,923	3,99,911
Loans, Cash-credit and Overdrafts	20,76,016	19,064	2,58,340	2,34,391	3,94,583	3,87,221
Inland Bills- Purchased	11,234	188	-1,859	-4,679	1,036	179
Discounted ⁽⁶⁾	35,960	745	909	4,660	3,498	4,235
Foreign Bills- Purchased	13,693	334	1,325	-2,446	3,135	-707
Discounted	29,944	-2	3,172	6,008	4,538	6,955
Cash-Deposit Ratio	8.93					
Investment-Deposit Ratio	31.63					
Credit-Deposit Ratio	71.50					

(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.