

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2008 Jan. 25#	Variation over				
		Month	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	39,638	2,510	-3,011	-1,134	449	5,571
Borrowings from Banks ⁽¹⁾	29,334	8,400	1,822	-6,065	-290	-1,685
Other Demand and Time Liabilities ⁽²⁾	18,006	-56	-188	5,720	2,518	9,303
Liabilities to Others						
Aggregate Deposits	31,17,891	1,75,916	2,99,407	5,09,582	4,57,624	7,09,435
		(6.0)	(14.2)	(19.5)	(23.5)	(29.5)
Demand	5,56,054	1,17,098	3,514	1,26,916	57,524	1,87,900
Time	25,61,837	58,818	2,95,893	3,82,666	4,00,100	5,21,535
Borrowings ⁽³⁾	1,08,695	13,144	751	22,859	4,833	24,801
Other Demand and Time Liabilities	2,75,787	8,650	25,268	33,783	30,862	61,739
Borrowings from Reserve Bank	1,610	768	2,829	-4,635	1,210	-2,706
Cash in Hand and Balances with Reserve Bank	2,73,157	22,472	26,513	76,827	40,308	1,06,538
Cash in Hand	19,135	2,373	702	3,027	2,409	5,388
Balances with Reserve Bank	2,54,022	20,099	25,811	73,800	37,899	1,01,151
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	40,218	6,969	-1,111	11,130	553	14,866
Money at Call and Short Notice	18,566	7,724	588	299	2,087	4,359
Advances to Banks	3,329	-146	975	-2,873	1,241	-1,837
Other Assets	29,571	1,418	8,943	6,068	16,025	10,509
Investments⁽⁵⁾	9,83,095	42,887	37,389	1,92,664	47,839	2,28,251
		(4.6)	(5.2)	(24.4)	(6.8)	(30.2)
Government Securities	9,64,038	43,080	38,686	1,89,058	50,061	2,24,610
Other Approved Securities	19,057	-193	-1,297	3,606	-2,222	3,641
Bank Credit	21,82,311	60,546	2,73,648	2,53,398	4,08,802	4,01,586
		(2.9)	(18.2)	(13.1)	(29.8)	(22.6)
Food Credit	39,817	-451	1,380	-6,704	3,383	-2,254
Non-Food credit	21,42,494	60,996	2,72,268	2,60,102	4,05,419	4,03,840
Loans, Cash-credit and Overdrafts	20,90,478	55,518	2,69,906	2,48,852	3,95,119	3,90,117
Inland Bills- Purchased	11,303	626	-1,542	-4,609	1,450	-69
Discounted ⁽⁶⁾	36,309	2,199	1,027	5,009	4,514	4,465
Foreign Bills- Purchased	13,760	1,014	1,370	-2,379	3,363	-684
Discounted	30,462	1,189	2,888	6,525	4,356	7,757
Cash-Deposit Ratio	8.76					
Investment-Deposit Ratio	31.53					
Credit-Deposit Ratio	69.99					

(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.