

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

(Rs. crore)

<i>Item</i>	Outstanding as on 2008 Feb. 1#	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	39,874	244	-882	-898	3,369	3,679
Borrowings from Banks <sup>(1)</sup>	25,626	1,670	4,708	-9,773	6,544	-8,279
Other Demand and Time Liabilities <sup>(2)</sup>	17,958	-4,668	562	5,672	2,145	8,505
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>30,89,540</b>	<b>58,899</b>	<b>3,17,588</b>	<b>4,81,231</b>	<b>4,56,218</b>	<b>6,62,903</b>
		(1.9)	(15.1)	(18.4)	(23.2)	(27.3)
Demand	5,13,740	57,794	18,450	84,603	61,970	1,30,650
Time	25,75,800	1,106	2,99,138	3,96,628	3,94,248	5,32,252
Borrowings <sup>(3)</sup>	94,990	-56	-46	9,154	5,813	11,892
Other Demand and Time Liabilities	2,94,873	-11,009	39,302	52,869	36,839	66,791
<b>Borrowings from Reserve Bank</b>	<b>724</b>	<b>-3,489</b>	<b>2,479</b>	<b>-5,521</b>	<b>1,850</b>	<b>-3,242</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,11,544</b>	<b>40,881</b>	<b>18,424</b>	<b>1,15,213</b>	<b>43,810</b>	<b>1,53,014</b>
Cash in Hand	18,484	-88	1,086	2,376	3,316	4,353
Balances with Reserve Bank	2,93,059	40,969	17,338	1,12,837	40,494	1,48,661
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	39,735	1,713	-1,069	10,647	2,062	14,342
Money at Call and Short Notice	15,405	-1,450	3,535	-2,862	8,155	-1,749
Advances to Banks	3,147	-455	1,149	-3,056	1,388	-2,193
Other Assets	29,177	1,083	10,006	5,674	16,791	9,051
<b>Investments<sup>(5)</sup></b>	<b>9,50,589</b>	<b>-7,908</b>	<b>39,822</b>	<b>1,60,158</b>	<b>36,203</b>	<b>1,93,312</b>
		(-0.8)	(5.6)	(20.3)	(5.0)	(25.5)
Government Securities	9,31,574	-8,050	42,407	1,56,594	39,889	1,88,425
Other Approved Securities	19,015	142	-2,585	3,564	-3,686	4,888
<b>Bank Credit</b>	<b>22,07,312</b>	<b>40,465</b>	<b>2,91,036</b>	<b>2,78,399</b>	<b>4,11,849</b>	<b>4,09,199</b>
		(1.9)	(19.3)	(14.4)	(29.7)	(22.8)
Food Credit	41,192	2,009	2,812	-5,329	3,551	-2,311
Non-Food credit	21,66,120	38,456	2,88,224	2,83,728	4,08,298	4,11,510
Loans, Cash-credit and Overdrafts	21,15,902	39,886	2,86,882	2,74,277	3,98,023	3,98,565
Inland Bills- Purchased	11,098	-136	-686	-4,815	2,348	-1,130
Discounted <sup>(6)</sup>	36,679	719	718	5,380	3,782	5,145
Foreign Bills- Purchased	13,646	-47	1,396	-2,493	3,371	-824
Discounted	29,987	43	2,726	6,050	4,325	7,443
<b>Cash-Deposit Ratio</b>	<b>10.08</b>					
<b>Investment-Deposit Ratio</b>	<b>30.77</b>					
<b>Credit-Deposit Ratio</b>	<b>71.44</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.