

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

(Rs. crore)

<i>Item</i>	Outstanding as on 2008 Feb. 15#	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	39,844	-30	-1,852	-928	5,661	4,618
Borrowings from Banks <sup>(1)</sup>	28,405	2,780	3,956	-6,993	8,294	-4,747
Other Demand and Time Liabilities <sup>(2)</sup>	17,702	-256	560	5,416	1,433	8,252
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>30,37,422</b>	<b>-52,118</b>	<b>3,43,594</b>	<b>4,29,113</b>	<b>4,82,364</b>	<b>5,84,779</b>
		(-1.7)	(16.3)	(16.5)	(24.5)	(23.8)
Demand	4,35,982	-77,758	28,305	6,845	75,713	43,037
Time	26,01,440	25,640	3,15,289	4,22,268	4,06,650	5,41,742
Borrowings <sup>(3)</sup>	1,03,772	8,783	576	17,936	5,635	20,053
Other Demand and Time Liabilities	2,83,362	-11,511	45,367	41,358	48,283	49,215
<b>Borrowings from Reserve Bank</b>	—	-724	207	-6,245	-1,338	-1,695
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,52,492</b>	<b>-59,052</b>	<b>29,618</b>	<b>56,162</b>	<b>53,738</b>	<b>82,769</b>
Cash in Hand	16,630	-1,854	354	521	2,477	3,230
Balances with Reserve Bank	2,35,862	-57,197	29,263	55,640	51,261	79,538
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	37,704	-2,031	-744	8,617	2,535	11,986
Money at Call and Short Notice	14,877	-528	3,377	-3,390	10,010	-2,119
Advances to Banks	3,030	-117	743	-3,173	1,215	-1,905
Other Assets	30,627	1,451	5,944	7,125	12,066	14,563
<b>Investments<sup>(5)</sup></b>	<b>9,83,526</b>	<b>32,937</b>	<b>52,135</b>	<b>1,93,095</b>	<b>55,445</b>	<b>2,13,936</b>
		(3.5)	(7.3)	(24.4)	(7.8)	(27.8)
Government Securities	9,63,724	32,150	53,505	1,88,744	57,639	2,09,477
Other Approved Securities	19,802	787	-1,369	4,351	-2,195	4,459
<b>Bank Credit</b>	<b>22,09,732</b>	<b>2,420</b>	<b>3,06,589</b>	<b>2,80,819</b>	<b>4,14,361</b>	<b>3,96,066</b>
		(0.1)	(20.3)	(14.6)	(29.6)	(21.8)
Food Credit	42,818	1,627	3,308	-3,702	3,470	-1,180
Non-Food credit	21,66,913	793	3,03,281	2,84,521	4,10,891	3,97,246
Loans, Cash-credit and Overdrafts	21,18,260	2,358	3,03,054	2,76,635	4,01,873	3,84,751
Inland Bills- Purchased	11,203	106	-1,058	-4,709	2,065	-653
Discounted <sup>(6)</sup>	36,230	-450	164	4,930	3,054	5,250
Foreign Bills- Purchased	14,162	516	1,794	-1,977	3,435	-706
Discounted	29,876	-111	2,635	5,940	3,934	7,424
<b>Cash-Deposit Ratio</b>	<b>8.31</b>					
<b>Investment-Deposit Ratio</b>	<b>32.38</b>					
<b>Credit-Deposit Ratio</b>	<b>72.75</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.