

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2008 Feb. 29#	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	39,512	-332	-1,465	-1,260	3,621	3,899
Borrowings from Banks ⁽¹⁾	26,442	-1,964	586	-8,957	2,378	-3,341
Other Demand and Time Liabilities ⁽²⁾	16,994	-708	746	4,708	-106	7,358
Liabilities to Others						
Aggregate Deposits	30,80,859	43,539	3,81,878	4,72,550	4,93,303	5,89,933
		(1.4)	(18.1)	(18.1)	(24.7)	(23.7)
Demand	4,59,128	23,148	30,534	29,991	67,214	63,954
Time	26,21,731	20,391	3,51,344	4,42,559	4,26,089	5,25,978
Borrowings ⁽³⁾	1,07,723	3,951	3,760	21,887	8,618	20,819
Other Demand and Time Liabilities	2,90,773	7,411	45,372	48,769	48,130	56,621
Borrowings from Reserve Bank	773	773	-931	-5,472	-421	216
Cash in Hand and Balances with Reserve Bank	2,72,179	19,687	28,438	75,848	44,260	1,03,635
Cash in Hand	17,962	1,332	374	1,853	2,675	4,542
Balances with Reserve Bank	2,54,217	18,355	28,063	73,995	41,585	99,093
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	35,862	-1,843	-104	6,774	2,715	9,503
Money at Call and Short Notice	13,033	-1,859	258	-5,234	2,969	-844
Advances to Banks	3,246	216	1,283	-2,957	1,894	-2,228
Other Assets	28,895	-1,733	6,352	5,392	12,165	12,423
Investments⁽⁵⁾	9,86,851	3,325	85,298	1,96,420	92,701	1,84,099
		(0.3)	(11.9)	(24.8)	(13.1)	(22.9)
Government Securities	9,67,011	3,287	86,726	1,92,031	94,841	1,79,544
Other Approved Securities	19,840	38	-1,428	4,389	-2,139	4,555
Bank Credit	22,51,213	41,481	3,39,932	3,22,300	4,24,650	4,04,204
		(1.9)	(22.6)	(16.7)	(29.9)	(21.9)
Food Credit	44,311	1,493	4,299	-2,209	3,542	-679
Non-Food credit	22,06,902	39,988	3,35,633	3,24,509	4,21,108	4,04,882
Loans, Cash-credit and Overdrafts	21,58,309	40,048	3,35,725	3,16,683	4,12,157	3,92,129
Inland Bills- Purchased	11,241	37	-835	-4,672	2,356	-839
Discounted ⁽⁶⁾	37,267	1,038	898	5,968	3,397	5,553
Foreign Bills- Purchased	14,821	659	1,385	-1,317	2,860	362
Discounted	29,575	-301	2,759	5,638	3,879	6,999
Cash-Deposit Ratio	8.83					
Investment-Deposit Ratio	32.03					
Credit-Deposit Ratio	73.07					

(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.