

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2008 Mar. 14#	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	39,581	69	-1,821	-1,191	1,998	4,324
Borrowings from Banks ⁽¹⁾	32,198	5,756	7,060	-3,201	5,422	-4,059
Other Demand and Time Liabilities ⁽²⁾	18,793	1,799	931	6,507	1,594	8,971
Liabilities to Others						
Aggregate Deposits	30,75,224	-5,635	3,91,195	4,66,915	4,93,694	5,74,981
		(-0.2)	(18.5)	(17.9)	(24.6)	(23.0)
Demand	4,42,720	-16,408	7,331	13,583	48,167	70,750
Time	26,32,504	10,773	3,83,864	4,53,332	4,45,527	5,04,231
Borrowings ⁽³⁾	1,07,610	-113	5,732	21,774	8,949	18,735
Other Demand and Time Liabilities	3,01,130	10,357	51,762	59,126	44,030	60,588
Borrowings from Reserve Bank	483	-290	1,540	-5,762	2,709	-2,544
Cash in Hand and Balances with Reserve Bank	2,70,587	-1,592	40,185	74,256	60,491	90,296
Cash in Hand	17,294	-668	801	1,185	2,703	3,447
Balances with Reserve Bank	2,53,293	-924	39,384	73,071	57,789	86,849
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	33,997	-1,865	-1,251	4,909	1,822	8,785
Money at Call and Short Notice	19,535	6,501	6,667	1,268	6,518	-751
Advances to Banks	3,357	111	1,605	-2,846	1,904	-2,439
Other Assets	30,015	1,121	9,456	6,512	14,809	10,439
Investments⁽⁵⁾	9,86,052	-799	64,091	1,95,621	73,143	2,04,506
		(-0.1)	(8.9)	(24.7)	(10.3)	(26.2)
Government Securities	9,66,516	-495	65,552	1,91,536	74,912	2,00,222
Other Approved Securities	19,536	-304	-1,461	4,085	-1,769	4,285
Bank Credit	22,72,603	21,390	3,59,376	3,43,690	4,18,787	4,06,149
		(1.0)	(23.8)	(17.8)	(28.9)	(21.8)
Food Credit	43,505	-806	5,147	-3,015	4,013	-2,333
Non-Food credit	22,29,098	22,196	3,54,229	3,46,705	4,14,775	4,08,482
Loans, Cash-credit and Overdrafts	21,78,110	19,801	3,54,918	3,36,484	4,06,395	3,92,736
Inland Bills- Purchased	11,570	329	-1,365	-4,343	1,816	21
Discounted ⁽⁶⁾	37,782	515	1,083	6,483	3,490	5,883
Foreign Bills- Purchased	15,053	232	1,785	-1,086	3,095	194
Discounted	30,088	513	2,955	6,151	3,991	7,316
Cash-Deposit Ratio	8.80					
Investment-Deposit Ratio	32.06					
Credit-Deposit Ratio	73.90					

(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.