

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	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	3,94,779	4,66,915	4,97,279	5,71,396
		(-0.2)	(18.7)	(17.9)	(24.8)	(22.8)
Demand	4,42,720	-16,408	7,907	13,583	48,743	70,174
Time	26,32,504	10,773	3,86,873	4,53,332	4,48,536	5,01,222
Borrowings ⁽³⁾	1,07,610	-113	5,732	21,774	8,949	18,735
Other Demand and Time Liabilities	3,01,130	10,357	52,010	59,126	44,278	60,341
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	40,215	74,256	60,521	90,266
Cash in Hand	17,294	-668	831	1,185	2,732	3,417
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	-869	4,909	2,204	8,403
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	65,112	1,95,621	74,164	2,03,485
		(-0.1)	(9.1)	(24.7)	(10.5)	(26.0)
Government Securities	9,66,516	-495	66,566	1,91,536	75,926	1,99,208
Other Approved Securities	19,536	-304	-1,454	4,085	-1,762	4,278
Bank Credit	22,72,603	21,390	3,61,576	3,43,690	4,20,987	4,03,949
		(1.0)	(24.0)	(17.8)	(29.1)	(21.6)
Food Credit	43,505	-806	5,147	-3,015	4,013	-2,333
Non-Food credit	22,29,098	22,196	3,56,429	3,46,705	4,16,975	4,06,282
Loans, Cash-credit and Overdrafts	21,78,110	19,801	3,57,092	3,36,484	4,08,569	3,90,562
Inland Bills- Purchased	11,570	329	-1,360	-4,343	1,821	15
Discounted ⁽⁶⁾	37,782	515	1,092	6,483	3,499	5,874
Foreign Bills- Purchased	15,053	232	1,789	-1,086	3,099	189
Discounted	30,088	513	2,963	6,151	4,000	7,308
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.