

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

(Rs. crore)

<i>Item</i>	Outstanding as on 2008 Mar. 28#	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	45,155	5,574	3,695	4,383	3,695	4,383
Borrowings from Banks <sup>(1)</sup>	31,081	-1,117	6,202	-4,318	6,202	-4,318
Other Demand and Time Liabilities <sup>(2)</sup>	17,414	-1,379	3,484	5,040	3,484	5,040
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>31,92,141</b>	<b>1,16,917</b>	<b>5,02,885</b>	<b>5,80,208</b>	<b>5,02,885</b>	<b>5,80,208</b>
		(3.8)	(23.8)	(22.2)	(23.8)	(22.2)
Demand	5,16,731	74,010	65,091	87,000	65,091	87,000
Time	26,75,411	42,907	4,37,794	4,93,208	4,37,794	4,93,208
Borrowings <sup>(3)</sup>	1,05,857	-1,753	2,692	20,021	2,692	20,021
Other Demand and Time Liabilities	2,96,714	-4,417	53,454	54,480	53,454	54,480
<b>Borrowings from Reserve Bank</b>	<b>4,000</b>	<b>3,517</b>	<b>4,757</b>	<b>-2,245</b>	<b>4,757</b>	<b>-2,245</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,74,800</b>	<b>4,213</b>	<b>56,254</b>	<b>78,439</b>	<b>56,254</b>	<b>78,439</b>
Cash in Hand	17,678	384	3,093	1,540	3,093	1,540
Balances with Reserve Bank	2,57,122	3,829	53,161	76,900	53,161	76,900
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	35,333	1,336	3,007	5,864	3,007	5,864
Money at Call and Short Notice	19,755	220	4,648	1,488	4,648	1,488
Advances to Banks	3,769	412	2,012	-2,434	2,012	-2,434
Other Assets	32,359	2,344	13,383	8,857	13,383	8,857
<b>Investments<sup>(5)</sup></b>	<b>9,72,738</b>	<b>-13,314</b>	<b>74,062</b>	<b>1,81,222</b>	<b>74,062</b>	<b>1,81,222</b>
		(-1.4)	(10.3)	(22.9)	(10.3)	(22.9)
Government Securities	9,53,525	-12,991	75,316	1,77,467	75,316	1,77,467
Other Approved Securities	19,213	-323	-1,255	3,755	-1,255	3,755
<b>Bank Credit</b>	<b>23,48,493</b>	<b>75,891</b>	<b>4,24,112</b>	<b>4,17,304</b>	<b>4,24,112</b>	<b>4,17,304</b>
		(3.3)	(28.1)	(21.6)	(28.1)	(21.6)
Food Credit	44,399	894	5,830	-2,121	5,830	-2,121
Non-Food credit	23,04,094	74,997	4,18,282	4,19,426	4,18,282	4,19,426
Loans, Cash-credit and Overdrafts	22,49,465	71,356	4,13,416	4,05,595	4,13,416	4,05,595
Inland Bills- Purchased	12,208	639	3,005	-3,710	3,005	-3,710
Discounted <sup>(6)</sup>	40,661	2,878	498	9,347	498	9,347
Foreign Bills- Purchased	16,033	980	3,067	-109	3,067	-109
Discounted	30,126	38	4,127	6,182	4,127	6,182
<b>Cash-Deposit Ratio</b>	<b>8.61</b>					
<b>Investment-Deposit Ratio</b>	<b>30.47</b>					
<b>Credit-Deposit Ratio</b>	<b>73.57</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.