

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

(Rs. crore)

Item	Outstanding as on 2009 Mar. 13#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2007-2008	2008-2009	2008	2009
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	44,842	920	-182	-1,936	5,333	4,252
Borrowings from Banks <sup>(1)</sup>	31,437	3,122	-2,867	-1,559	-3,726	-1,094
Other Demand and Time Liabilities <sup>(2)</sup>	28,009	-2,105	7,733	9,630	10,285	7,902
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>37,32,501</b>	<b>-3,363</b>	<b>4,68,128</b>	<b>5,35,562</b>	<b>5,76,233</b>	<b>6,52,440</b>
		<b>(-0.1)</b>	<b>(17.9)</b>	<b>(16.8)</b>	<b>(23.0)</b>	<b>(21.2)</b>
Demand	4,76,271	1,580	14,024	-48,039	71,208	32,516
Time	32,56,230	-4,943	4,54,103	5,83,600	5,05,025	6,19,924
Borrowings <sup>(3)</sup>	1,17,313	2,649	22,120	10,809	19,081	9,357
Other Demand and Time Liabilities	3,12,850	11,966	63,693	14,494	65,137	6,923
<b>Borrowings from Reserve Bank</b>	<b>7,992</b>	<b>879</b>	<b>-5,762</b>	<b>3,992</b>	<b>-2,544</b>	<b>7,509</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,21,246</b>	<b>5,847</b>	<b>73,881</b>	<b>-53,920</b>	<b>89,921</b>	<b>-48,996</b>
Cash in Hand	20,369	-563	810	2,325	3,072	3,420
Balances with Reserve Bank	2,00,876	6,410	73,071	-56,246	86,849	-52,417
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	45,716	862	4,077	9,700	7,952	12,171
Money at Call and Short Notice	20,878	-479	1,069	953	-951	1,543
Advances to Banks	2,768	70	-2,798	-1,012	-2,391	-637
Other Assets	50,274	-847	7,656	19,118	11,583	19,116
<b>Investments<sup>(5)</sup></b>	<b>11,83,870</b>	<b>-3,819</b>	<b>1,91,311</b>	<b>2,12,155</b>	<b>2,00,260</b>	<b>2,01,043</b>
		<b>(-0.3)</b>	<b>(24.2)</b>	<b>(21.8)</b>	<b>(25.6)</b>	<b>(20.5)</b>
Government Securities	11,66,237	-3,921	1,93,716	2,07,575	2,02,466	1,96,462
Other Approved Securities	17,633	102	-2,405	4,580	-2,206	4,581
<b>Bank Credit</b>	<b>26,90,513</b>	<b>22,423</b>	<b>3,46,450</b>	<b>3,28,600</b>	<b>4,08,986</b>	<b>4,12,874</b>
		<b>(0.8)</b>	<b>(17.9)</b>	<b>(13.9)</b>	<b>(21.9)</b>	<b>(18.1)</b>
Food Credit	47,902	-528	-3,015	3,503	-2,333	4,397
Non-Food credit	26,42,611	22,952	3,49,466	3,25,097	4,11,319	4,08,477
Loans, Cash-credit and Overdrafts	25,94,952	21,202	3,38,948	3,33,376	3,95,272	4,12,133
Inland Bills- Purchased	11,412	-1,072	-4,381	-1,182	-17	-125
Discounted <sup>(6)</sup>	42,109	1,875	6,866	1,555	6,272	3,929
Foreign Bills- Purchased	16,077	-316	-923	-422	355	859
Discounted	25,964	734	5,941	-4,727	7,104	-3,921
<b>Cash-Deposit Ratio</b>	<b>5.93</b>					
<b>Investment-Deposit Ratio</b>	<b>31.72</b>					
<b>Credit-Deposit Ratio</b>	<b>72.08</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.