

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Jun. 19#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2008-2009	2009-2010	2008	2009
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and Time Deposits from Banks	49,844	-1,142	-5,254	988	8,454	8,320
Borrowings from Banks ⁽¹⁾	23,961	1,905	-7,397	-5,526	-1,500	-1,639
Other Demand and Time Liabilities ⁽²⁾	16,778	-1,051	6,936	-4,995	9,725	-8,537
Liabilities to Others						
Aggregate Deposits	39,66,148	-5,502	55,203	1,32,039	5,85,418	7,14,006
		(-0.1)	(1.7)	(3.4)	(22.0)	(22.0)
Demand	4,90,623	1,670	-77,630	-32,461	58,847	43,944
Time	34,75,525	-7,173	1,32,833	1,64,500	5,26,571	6,70,062
Borrowings ⁽³⁾	98,151	-2,950	-1,116	-15,785	22,537	-7,237
Other Demand and Time Liabilities	3,14,185	5,129	-4,133	6,665	73,937	19,963
Borrowings from Reserve Bank	1,800	91	-2,388	-9,928	1,511	188
Cash in Hand and Balances with Reserve Bank	2,31,212	-8,482	26,138	-27,263	1,04,619	-70,092
Cash in Hand	26,220	1,164	1,861	5,939	3,820	6,315
Balances with Reserve Bank	2,04,992	-9,646	24,277	-33,202	1,00,799	-76,407
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	54,937	3,238	-2,480	2,028	6,219	21,401
Money at Call and Short Notice	14,339	1,282	-8,263	-699	-681	2,677
Advances to Banks	1,676	-85	-534	-1,227	-433	-1,569
Other Assets	40,546	-2,417	9,480	-11,175	19,068	-90
Investments⁽⁵⁾	12,92,305	17,369	33,051	1,25,894	1,63,567	2,87,538
		(1.4)	(3.4)	(10.8)	(19.4)	(28.6)
Government Securities	12,75,494	17,927	33,245	1,19,708	1,65,782	2,83,587
Other Approved Securities	16,811	-557	-194	6,186	-2,214	3,951
Bank Credit	27,70,216	13,006	31,325	-5,334	4,98,397	3,76,977
		(0.5)	(1.3)	(-0.2)	(26.3)	(15.8)
Food Credit	60,661	1,553	5,748	14,450	6,191	10,515
Non-Food credit	27,09,554	11,452	25,577	-19,784	4,92,207	3,66,462
Loans, Cash-credit and Overdrafts	26,78,657	13,102	31,771	2,980	4,75,039	3,85,310
Inland Bills- Purchased	10,572	-219	-907	-1,142	586	-1,115
Discounted ⁽⁶⁾	43,372	103	2,509	214	12,793	309
Foreign Bills- Purchased	16,158	306	-1,201	-2,364	2,473	860
Discounted	21,457	-287	-847	-5,022	7,505	-8,386
Cash-Deposit Ratio	5.83					
Investment-Deposit Ratio	32.58					
Credit-Deposit Ratio	69.85					

(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.