

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2009 Aug. 14#	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	50,859	397	-6,033	2,003	5,138	10,114
Borrowings from Banks ⁽¹⁾	25,367	5,678	2,678	-4,120	4,188	-10,307
Other Demand and Time Liabilities ⁽²⁾	14,235	-447	10,459	-7,538	13,443	-14,604
Liabilities to Others						
Aggregate Deposits	40,60,052	-9,338	1,35,712	2,25,943	5,88,188	7,27,401
		(-0.2)	(4.2)	(5.9)	(21.4)	(21.8)
Demand	5,32,789	4,619	-80,699	9,704	61,914	89,178
Time	35,27,263	-13,957	2,16,410	2,16,238	5,26,274	6,38,223
Borrowings ⁽³⁾	1,08,087	5,270	-5,580	-5,849	14,875	7,163
Other Demand and Time Liabilities	3,30,139	10,374	-17,462	22,618	40,501	49,246
Borrowings from Reserve Bank	—	-296	1,361	-11,728	3,102	-5,361
Cash in Hand and Balances with Reserve Bank	2,24,097	-9,318	60,067	-34,379	1,17,121	-1,11,136
Cash in Hand	24,437	637	1,005	4,156	2,829	5,388
Balances with Reserve Bank	1,99,660	-9,954	59,061	-38,535	1,14,292	-1,16,524
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	47,493	-450	-3,104	-5,416	6,252	14,581
Money at Call and Short Notice	14,768	5,309	-2,427	-270	448	-2,731
Advances to Banks	1,885	183	-415	-1,018	333	-1,479
Other Assets	36,823	170	10,676	-14,897	20,738	-5,009
Investments⁽⁵⁾	13,46,194	10,593	24,781	1,79,784	91,749	3,49,699
		(0.8)	(2.6)	(15.4)	(10.1)	(35.1)
Government Securities	13,29,851	10,726	25,668	1,74,065	94,109	3,45,521
Other Approved Securities	16,344	-133	-887	5,719	-2,360	4,177
Bank Credit	28,01,970	-5,062	76,902	26,421	5,00,585	3,63,154
		(-0.2)	(3.3)	(1.0)	(25.8)	(14.9)
Food Credit	48,870	-21	-346	2,659	5,694	4,817
Non-Food credit	27,53,100	-5,042	77,249	23,762	4,94,891	3,58,337
Loans, Cash-credit and Overdrafts	27,06,305	-5,211	77,036	30,628	4,81,554	3,67,693
Inland Bills- Purchased	10,990	-219	-1,011	-724	-312	-592
Discounted ⁽⁶⁾	45,317	-85	2,200	2,160	9,796	2,564
Foreign Bills- Purchased	15,288	-158	1,469	-3,234	6,217	-2,680
Discounted	24,070	612	-2,790	-2,409	3,329	-3,831
Cash-Deposit Ratio	5.52					
Investment-Deposit Ratio	33.16					
Credit-Deposit Ratio	69.01					

(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.