

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Nov. 20#	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	51,297	-843	-807	2,441	9,922	5,325
Borrowings from Banks ⁽¹⁾	16,677	-845	-4,070	-12,810	3,670	-12,249
Other Demand and Time Liabilities ⁽²⁾	5,645	14	25,349	-16,128	25,788	-38,084
Liabilities to Others						
Aggregate Deposits	41,85,923	18,617	3,19,557	3,51,814	5,94,497	6,69,427
		(0.4)	(10.0)	(9.2)	(20.3)	(19.0)
Demand	5,19,139	-6,660	-81,089	-3,946	8,105	75,918
Time	36,66,785	25,277	4,00,646	3,55,760	5,86,392	5,93,509
Borrowings ⁽³⁾	97,377	-63	5,062	-16,559	22,630	-14,189
Other Demand and Time Liabilities	3,16,400	-4,208	-1,837	8,880	37,018	19,882
Borrowings from Reserve Bank	—	—	2,794	-11,728	6,625	-6,794
Cash in Hand and Balances with Reserve Bank	2,56,029	11,701	-40,890	-2,447	-10,538	21,753
Cash in Hand	23,548	-1,079	4,821	3,267	4,577	684
Balances with Reserve Bank	2,32,481	12,780	-45,711	-5,714	-15,115	21,069
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	44,798	-1,934	2,818	-8,111	8,518	5,963
Money at Call and Short Notice	6,398	-1,705	-3,521	-8,640	2,978	-10,007
Advances to Banks	2,965	421	-1,390	62	-1,164	576
Other Assets	24,897	712	32,527	-26,823	34,190	-38,785
Investments⁽⁵⁾	13,61,199	-2,745	95,893	1,94,789	1,04,452	2,93,591
		(-0.2)	(9.9)	(16.7)	(10.8)	(27.5)
Government Securities	13,47,011	-2,649	97,702	1,91,225	1,06,845	2,90,647
Other Approved Securities	14,188	-96	-1,809	3,564	-2,393	2,944
Bank Credit	28,98,770	7,057	2,71,267	1,23,221	5,60,435	2,65,589
		(0.2)	(11.5)	(4.4)	(27.0)	(10.1)
Food Credit	41,852	-261	4,992	-4,359	11,694	-7,539
Non-Food credit	28,56,918	7,317	2,66,275	1,27,579	5,48,741	2,73,128
Loans, Cash-credit and Overdrafts	27,99,603	7,458	2,73,266	1,23,926	5,47,091	2,64,761
Inland Bills- Purchased	10,041	-195	322	-1,673	2,373	-2,875
Discounted ⁽⁶⁾	47,377	-2,216	-1,975	4,220	4,604	8,798
Foreign Bills- Purchased	16,615	663	1,497	-1,908	4,859	-1,382
Discounted	25,135	1,346	-1,843	-1,344	1,508	-3,713
Cash-Deposit Ratio	6.12					
Investment-Deposit Ratio	32.52					
Credit-Deposit Ratio	69.25					

(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.