

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Dec. 25#	Variation over				
		Month	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	53,712	3,601	-630	4,857	8,899	7,564
Borrowings from Banks ⁽¹⁾	26,613	7,820	-3,943	-2,874	-991	-2,441
Other Demand and Time Liabilities ⁽²⁾	5,542	-55	10,427	-16,231	10,645	-23,265
Liabilities to Others						
Aggregate Deposits	42,10,745	14,314	3,72,866	3,76,635	6,16,143	6,40,939
			(0.3)	(9.8)	(20.9)	(18.0)
Demand	5,46,976	17,634	-65,931	23,891	13,974	88,597
Time	36,63,769	-3,320	4,38,797	3,52,744	6,02,169	5,52,342
Borrowings ⁽³⁾	1,20,791	-6,758	19,314	6,855	30,320	-5,027
Other Demand and Time Liabilities	3,12,781	-2,383	7,453	5,261	25,168	6,972
Borrowings from Reserve Bank	—	—	9,516	-11,728	11,239	-13,516
Cash in Hand and Balances with Reserve Bank	2,72,336	18,607	-32,073	13,861	-33,321	29,243
Cash in Hand	25,140	20	5,182	4,859	4,536	1,913
Balances with Reserve Bank	2,47,196	18,587	-37,255	9,002	-37,858	27,329
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	51,538	7,269	5,375	-1,371	7,198	10,146
Money at Call and Short Notice	18,545	9,358	-2,841	3,507	24	1,460
Advances to Banks	2,952	297	-835	49	-1,109	8
Other Assets	27,028	2,399	14,662	-24,693	18,359	-18,790
Investments⁽⁵⁾	13,60,467	-22,107	1,16,281	1,94,057	1,67,639	2,72,471
			(-1.6)	(12.0)	(18.2)	(25.0)
Government Securities	13,46,394	-21,885	1,18,465	1,90,609	1,70,048	2,69,268
Other Approved Securities	14,072	-221	-2,183	3,448	-2,410	3,202
Bank Credit	29,69,193	61,925	2,85,327	1,93,643	4,97,956	3,21,952
			(2.1)	(12.1)	(23.2)	(12.2)
Food Credit	45,239	2,884	8,724	-972	12,112	-7,884
Non-Food credit	29,23,954	59,041	2,76,603	1,94,615	4,85,844	3,29,836
Loans, Cash-credit and Overdrafts	28,61,814	55,359	2,89,567	1,86,137	4,90,747	3,10,671
Inland Bills- Purchased	11,328	1,165	497	-386	2,370	-1,763
Discounted ⁽⁶⁾	53,595	5,862	-1,926	10,438	3,278	14,968
Foreign Bills- Purchased	16,581	-129	1,117	-1,941	4,087	-1,035
Discounted	25,876	-333	-3,926	-603	-2,527	-889
Cash-Deposit Ratio	6.47					
Investment-Deposit Ratio	32.31					
Credit-Deposit Ratio	70.51					

(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.

Notes : 1. Includes the impact of mergers since May 3, 2002.

2. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.