

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2009 Jun. 26#	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	50,312	1,289	-260	1,457	11,606	3,794
Borrowings from Banks ⁽¹⁾	23,009	-3,618	4,565	-6,479	8,116	-14,552
Other Demand and Time Liabilities ⁽²⁾	16,651	-2,506	9,893	-5,122	12,793	-11,621
Liabilities to Others						
Aggregate Deposits	39,83,382	11,152	78,820	1,49,273	5,67,491	7,07,623
		(0.3)	(2.5)	(3.9)	(21.0)	(21.6)
Demand	5,03,552	-2,051	-62,589	-19,533	60,868	41,831
Time	34,79,830	13,203	1,41,409	1,68,805	5,06,623	6,65,792
Borrowings ⁽³⁾	1,17,613	-1,877	1,722	3,677	22,881	9,387
Other Demand and Time Liabilities	3,01,396	1,952	-10,091	-6,125	61,200	13,132
Borrowings from Reserve Bank	400	-10	-904	-11,328	1,831	-2,696
Cash in Hand and Balances with Reserve Bank	2,31,781	-11,482	50,032	-26,695	1,08,687	-93,417
Cash in Hand	25,390	-1,410	1,191	5,109	2,312	6,155
Balances with Reserve Bank	2,06,391	-10,072	48,841	-31,804	1,06,376	-99,572
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	50,302	108	-2,878	-2,607	5,916	17,164
Money at Call and Short Notice	14,625	-3,782	1,177	-413	5,276	-6,477
Advances to Banks	1,759	87	-333	-1,144	-230	-1,687
Other Assets	41,002	-3,480	7,142	-10,719	15,691	2,704
Investments⁽⁵⁾	13,16,684	49,633	16,212	1,50,273	1,40,126	3,28,757
		(3.9)	(1.7)	(12.9)	(16.5)	(33.3)
Government Securities	12,99,787	50,222	16,913	1,44,002	1,42,800	3,24,213
Other Approved Securities	16,896	-589	-702	6,272	-2,674	4,544
Bank Credit	27,78,299	31,629	52,111	2,749	4,96,569	3,64,274
		(1.2)	(2.2)	(0.1)	(25.9)	(15.1)
Food Credit	56,416	-2,363	6,237	10,205	7,849	5,780
Non-Food credit	27,21,882	33,992	45,874	-7,456	4,88,719	3,58,494
Loans, Cash-credit and Overdrafts	26,84,967	30,198	50,834	9,290	4,72,932	3,72,557
Inland Bills- Purchased	10,477	-297	-801	-1,237	102	-1,316
Discounted ⁽⁶⁾	43,284	55	3,215	127	13,067	-484
Foreign Bills- Purchased	16,532	527	-641	-1,990	2,544	673
Discounted	23,039	1,146	-496	-3,440	7,924	-7,156
Cash-Deposit Ratio	5.82					
Investment-Deposit Ratio	33.05					
Credit-Deposit Ratio	69.75					

(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.