

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2009 Nov. 27#	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	50,111	-1,077	-968	1,256	9,302	4,301
Borrowings from Banks ⁽¹⁾	18,793	-3,691	4,366	-10,694	14,233	-18,569
Other Demand and Time Liabilities ⁽²⁾	5,596	-121	25,862	-16,177	26,462	-38,645
Liabilities to Others						
Aggregate Deposits	41,96,431	14,738	3,45,992	3,62,321	5,90,981	6,53,500
		(0.4)	(10.8)	(9.4)	(20.0)	(18.4)
Demand	5,29,342	-10,795	-69,708	6,257	7,746	74,740
Time	36,67,089	25,533	4,15,699	3,56,064	5,83,236	5,78,760
Borrowings ⁽³⁾	1,27,549	-4,283	19,186	13,613	18,350	1,859
Other Demand and Time Liabilities	3,15,164	8,794	5,328	7,644	44,892	11,481
Borrowings from Reserve Bank	—	—	2,029	-11,728	5,633	-6,029
Cash in Hand and Balances with Reserve Bank	2,53,729	-14,396	-18,459	-4,746	-11,313	-2,978
Cash in Hand	25,120	-806	5,056	4,839	4,669	2,020
Balances with Reserve Bank	2,28,609	-13,590	-23,515	-9,585	-15,982	-4,998
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	44,269	-2,806	2,643	-8,641	7,219	5,609
Money at Call and Short Notice	9,187	-888	5,074	-5,851	13,656	-15,812
Advances to Banks	2,655	56	-758	-249	-292	-367
Other Assets	24,629	862	31,983	-27,092	33,286	-38,510
Investments⁽⁵⁾	13,82,573	34,009	88,859	2,16,163	98,930	3,21,999
		(2.5)	(9.1)	(18.5)	(10.3)	(30.4)
Government Securities	13,68,280	34,284	90,498	2,12,494	1,01,271	3,19,120
Other Approved Securities	14,294	-275	-1,639	3,669	-2,341	2,879
Bank Credit	29,07,268	7,698	2,80,629	1,31,718	5,45,535	2,64,725
		(0.3)	(11.9)	(4.7)	(26.0)	(10.0)
Food Credit	42,355	2,451	5,995	-3,856	11,427	-8,039
Non-Food credit	28,64,913	5,247	2,74,634	1,35,575	5,34,108	2,72,764
Loans, Cash-credit and Overdrafts	28,06,454	9,701	2,83,971	1,30,777	5,34,986	2,60,907
Inland Bills- Purchased	10,163	34	257	-1,551	1,937	-2,688
Discounted ⁽⁶⁾	47,733	-4,043	-2,486	4,575	3,532	9,665
Foreign Bills- Purchased	16,710	565	1,416	-1,812	4,858	-1,206
Discounted	26,208	1,442	-2,529	-271	222	-1,954
Cash-Deposit Ratio	6.05					
Investment-Deposit Ratio	32.95					
Credit-Deposit Ratio	69.28					

(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.