

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Jul. 31#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2008-2009	2009-2010	2008	2009
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	50,462	-1,626	-6,052	1,606	5,163	9,736
Borrowings from Banks <sup>(1)</sup>	19,689	-1,441	-3,546	-9,798	2,700	-9,761
Other Demand and Time Liabilities <sup>(2)</sup>	14,682	-518	10,059	-7,091	12,000	-13,757
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>40,69,390</b>	<b>59,339</b>	<b>1,44,373</b>	<b>2,35,281</b>	<b>5,71,482</b>	<b>7,28,078</b>
		(1.5)	(4.5)	(6.1)	(20.6)	(21.8)
Demand	5,28,170	32,871	-63,960	5,085	53,363	67,820
Time	35,41,220	26,467	2,08,332	2,30,195	5,18,119	6,60,258
Borrowings <sup>(3)</sup>	1,02,817	29	-3,310	-11,120	21,170	-377
Other Demand and Time Liabilities	3,19,765	10,404	-13,489	12,244	37,265	34,899
<b>Borrowings from Reserve Bank</b>	<b>296</b>	<b>-169</b>	<b>-1,711</b>	<b>-11,432</b>	<b>2,289</b>	<b>-1,993</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,33,414</b>	<b>-4,056</b>	<b>48,735</b>	<b>-25,061</b>	<b>68,639</b>	<b>-90,487</b>
Cash in Hand	23,800	-781	1,607	3,520	4,018	4,149
Balances with Reserve Bank	2,09,614	-3,275	47,128	-28,581	64,621	-94,636
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	47,943	153	-3,201	-4,966	4,310	15,127
Money at Call and Short Notice	9,458	-2,680	-3,871	-5,580	3,745	-6,596
Advances to Banks	1,702	136	-409	-1,202	212	-1,669
Other Assets	36,653	-1,426	7,914	-15,067	16,564	-2,417
<b>Investments<sup>(5)</sup></b>	<b>13,35,601</b>	<b>13,609</b>	<b>30,305</b>	<b>1,69,191</b>	<b>1,34,774</b>	<b>3,33,582</b>
		(1.0)	(3.1)	(14.5)	(15.5)	(33.3)
Government Securities	13,19,125	13,626	31,259	1,63,339	1,37,616	3,29,205
Other Approved Securities	16,476	-17	-954	5,852	-2,842	4,377
<b>Bank Credit</b>	<b>28,07,033</b>	<b>29,471</b>	<b>62,290</b>	<b>31,483</b>	<b>4,94,801</b>	<b>3,82,829</b>
		(1.1)	(2.6)	(1.1)	(25.6)	(15.8)
Food Credit	48,891	743	-51	2,680	3,026	4,543
Non-Food credit	27,58,142	28,728	62,341	28,803	4,91,775	3,78,286
Loans, Cash-credit and Overdrafts	27,11,516	28,934	63,839	35,839	4,76,376	3,86,101
Inland Bills- Purchased	11,209	553	-983	-505	-416	-402
Discounted <sup>(6)</sup>	45,403	762	2,452	2,245	10,044	2,397
Foreign Bills- Purchased	15,446	-305	1,842	-3,076	6,436	-2,895
Discounted	23,459	-473	-4,861	-3,020	2,362	-2,372
<b>Cash-Deposit Ratio</b>	<b>5.74</b>					
<b>Investment-Deposit Ratio</b>	<b>32.82</b>					
<b>Credit-Deposit Ratio</b>	<b>68.98</b>					

(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.