

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

(Rs. crore)

<i>Item</i>	Outstanding as on 2009 Jul. 3#	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	51,377	1,533	-5,991	2,521	4,868	10,590
Borrowings from Banks <sup>(1)</sup>	21,508	-2,453	-3,030	-7,979	5,112	-8,458
Other Demand and Time Liabilities <sup>(2)</sup>	15,820	-958	14,373	-5,953	17,270	-16,932
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>40,28,707</b>	<b>62,559</b>	<b>1,07,089</b>	<b>1,94,597</b>	<b>5,85,449</b>	<b>7,24,678</b>
		(1.6)	(3.3)	(5.1)	(21.5)	(21.9)
Demand	5,11,574	20,951	-52,504	-11,510	69,521	39,769
Time	35,17,133	41,608	1,59,594	2,06,108	5,15,928	6,84,909
Borrowings <sup>(3)</sup>	89,594	-8,557	-3,518	-24,342	20,460	-13,392
Other Demand and Time Liabilities	3,16,753	2,568	-9,603	9,233	64,467	28,001
<b>Borrowings from Reserve Bank</b>	<b>675</b>	<b>-1,125</b>	<b>-2,462</b>	<b>-11,053</b>	<b>1,537</b>	<b>-863</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,22,111</b>	<b>-9,102</b>	<b>13,049</b>	<b>-36,365</b>	<b>73,020</b>	<b>-66,105</b>
Cash in Hand	25,255	-965	689	4,974	3,130	6,522
Balances with Reserve Bank	1,96,855	-8,137	12,360	-41,339	69,889	-72,626
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	51,237	-3,700	-2,918	-1,672	4,719	18,139
Money at Call and Short Notice	9,125	-5,214	-6,361	-5,912	1,857	-4,439
Advances to Banks	1,773	97	-388	-1,130	-335	-1,618
Other Assets	40,534	-12	13,002	-11,187	21,931	-3,624
<b>Investments<sup>(5)</sup></b>	<b>13,34,720</b>	<b>42,415</b>	<b>43,277</b>	<b>1,68,310</b>	<b>1,65,823</b>	<b>3,19,728</b>
		(3.3)	(4.5)	(14.4)	(19.5)	(31.5)
Government Securities	13,17,926	42,432	44,181	1,62,140	1,68,691	3,15,083
Other Approved Securities	16,794	-17	-904	6,170	-2,868	4,645
<b>Bank Credit</b>	<b>27,98,747</b>	<b>28,532</b>	<b>43,685</b>	<b>23,198</b>	<b>4,89,222</b>	<b>3,93,148</b>
		(1.0)	(1.8)	(0.8)	(25.5)	(16.3)
Food Credit	57,674	-2,987	6,322	11,463	6,493	6,953
Non-Food credit	27,41,073	31,519	37,364	11,735	4,82,729	3,86,195
Loans, Cash-credit and Overdrafts	27,04,192	25,535	44,283	28,515	4,67,836	3,98,333
Inland Bills- Purchased	11,020	448	-396	-694	165	-1,177
Discounted <sup>(6)</sup>	44,207	835	2,943	1,050	12,063	711
Foreign Bills- Purchased	16,438	280	1,188	-2,084	4,552	-1,250
Discounted	22,891	1,433	-4,333	-3588	4,606	-3,468
<b>Cash-Deposit Ratio</b>	<b>5.51</b>					
<b>Investment-Deposit Ratio</b>	<b>33.13</b>					
<b>Credit-Deposit Ratio</b>	<b>69.47</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.