

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Aug. 28#	Variation over				
		Fortnight	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	51,167	308	-7,042	2,311	5,733	11,430
Borrowings from Banks ⁽¹⁾	22,775	-2,592	904	-6,712	5,896	-11,125
Other Demand and Time Liabilities ⁽²⁾	13,472	-763	11,723	-8,301	14,531	-16,631
Liabilities to Others						
Aggregate Deposits	40,81,669	21,616	1,89,897	2,47,559	6,09,986	6,94,832
		(0.5)	(5.9)	(6.5)	(22.0)	(20.5)
Demand	5,36,508	3,719	-55,062	13,424	75,354	67,261
Time	35,45,160	17,897	2,44,959	2,34,135	5,34,633	6,27,571
Borrowings ⁽³⁾	1,18,092	10,005	-44	4,155	17,672	11,631
Other Demand and Time Liabilities	3,18,021	-12,117	-11,893	10,501	44,694	31,559
Borrowings from Reserve Bank	—	—	-1,913	-11,728	1,995	-2,087
Cash in Hand and Balances with Reserve Bank	2,33,860	9,763	57,279	-24,616	93,837	-98,586
Cash in Hand	23,429	-1,008	3,184	3,148	4,353	2,201
Balances with Reserve Bank	2,10,431	10,771	54,095	-27,764	89,484	-1,00,786
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	46,204	-1,289	-3,961	-6,705	4,437	14,149
Money at Call and Short Notice	12,066	-2,701	-1,891	-2,971	4,537	-5,968
Advances to Banks	1,709	-176	-176	-1,194	596	-1,894
Other Assets	36,602	-221	13,199	-15,118	22,817	-7,753
Investments⁽⁵⁾	13,69,461	23,267	44,082	2,03,051	1,12,004	3,53,665
		(1.7)	(4.5)	(17.4)	(12.4)	(34.8)
Government Securities	13,53,376	23,525	45,329	1,97,590	1,14,562	3,49,386
Other Approved Securities	16,085	-259	-1,247	5,461	-2,558	4,279
Bank Credit	28,07,583	5,613	98,840	32,033	4,98,445	3,46,829
		(0.2)	(4.2)	(1.2)	(25.4)	(14.1)
Food Credit	49,111	241	-56	2,900	5,853	4,768
Non-Food credit	27,58,471	5,371	98,896	29,133	4,92,591	3,42,061
Loans, Cash-credit and Overdrafts	27,09,041	2,737	96,529	33,365	4,77,924	3,50,936
Inland Bills- Purchased	11,549	559	-519	-165	-263	-526
Discounted ⁽⁶⁾	45,762	445	2,986	2,605	10,772	2,222
Foreign Bills- Purchased	15,543	255	1,381	-2,980	5,917	-2,338
Discounted	25,688	1,617	-1,537	-791	4,094	-3,466
Cash-Deposit Ratio	5.73					
Investment-Deposit Ratio	33.55					
Credit-Deposit Ratio	68.79					

(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.