

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

(Rs. crore)

<i>Item</i>	Outstanding as on 2009 Dec. 4#	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	51,673	376	-1,567	2,817	8,190	6,461
Borrowings from Banks <sup>(1)</sup>	17,259	582	-7,266	-12,228	3,710	-8,471
Other Demand and Time Liabilities <sup>(2)</sup>	5,663	18	20,923	-16,110	20,955	-33,640
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>42,03,645</b>	<b>17,722</b>	<b>3,55,642</b>	<b>3,69,535</b>	<b>6,27,529</b>	<b>6,51,064</b>
		<b>(0.4)</b>	<b>(11.1)</b>	<b>(9.6)</b>	<b>(21.5)</b>	<b>(18.3)</b>
Demand	5,25,529	6,391	-84,306	2,445	20,645	85,526
Time	36,78,116	11,331	4,39,948	3,67,091	6,06,884	5,65,538
Borrowings <sup>(3)</sup>	1,03,567	6,190	1,654	-10,369	15,862	-4,591
Other Demand and Time Liabilities	3,23,886	7,486	11,187	16,366	44,279	14,344
<b>Borrowings from Reserve Bank</b>	—	—	<b>518</b>	<b>-11,728</b>	<b>4,279</b>	<b>-4,518</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,52,417</b>	<b>-3,611</b>	<b>-47,800</b>	<b>-6,058</b>	<b>-34,471</b>	<b>25,051</b>
Cash in Hand	23,729	181	3,137	3,448	4,504	2,548
Balances with Reserve Bank	2,28,689	-3,792	-50,937	-9,506	-38,976	22,504
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	44,421	-377	2,411	-8,488	7,461	5,994
Money at Call and Short Notice	7,583	1,185	-7,220	-7,454	1,881	-5,123
Advances to Banks	2,923	-42	-1,468	20	-1,026	611
Other Assets	24,470	-428	27,660	-27,251	29,416	-34,346
<b>Investments<sup>(5)</sup></b>	<b>13,85,299</b>	<b>24,100</b>	<b>1,31,238</b>	<b>2,18,889</b>	<b>1,47,740</b>	<b>2,82,346</b>
		<b>(1.8)</b>	<b>(13.5)</b>	<b>(18.8)</b>	<b>(15.5)</b>	<b>(25.6)</b>
Government Securities	13,69,839	22,829	1,32,925	2,14,054	1,49,967	2,78,253
Other Approved Securities	15,460	1,272	-1,687	4,836	-2,227	4,094
<b>Bank Credit</b>	<b>29,19,700</b>	<b>20,930</b>	<b>2,80,308</b>	<b>1,44,151</b>	<b>5,51,993</b>	<b>2,77,479</b>
		<b>(0.7)</b>	<b>(11.9)</b>	<b>(5.2)</b>	<b>(26.4)</b>	<b>(10.5)</b>
Food Credit	44,564	2,712	6,841	-1,647	12,031	-6,676
Non-Food credit	28,75,136	18,219	2,73,467	1,45,798	5,39,962	2,84,155
Loans, Cash-credit and Overdrafts	28,19,651	20,049	2,84,193	1,43,975	5,41,623	2,73,882
Inland Bills- Purchased	10,470	429	473	-1,244	2,479	-2,597
Discounted <sup>(6)</sup>	48,479	1,102	-2,326	5,321	4,520	10,252
Foreign Bills- Purchased	16,157	-458	1,341	-2,365	4,969	-1,684
Discounted	24,943	-192	-3,373	-1,536	-1,598	-2,375
<b>Cash-Deposit Ratio</b>	<b>6.00</b>					
<b>Investment-Deposit Ratio</b>	<b>32.95</b>					
<b>Credit-Deposit Ratio</b>	<b>69.46</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.