

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

(Rs. crore)

Item	Outstanding as on 2009 Jun. 5#	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	50,985	2,629	-4,436	2,130	5,577	8,643
Borrowings from Banks <sup>(1)</sup>	22,056	3,443	-5,437	-7,431	2,244	-5,503
Other Demand and Time Liabilities <sup>(2)</sup>	17,829	-1,491	4,518	-3,943	7,667	-5,068
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>39,71,651</b>	<b>3,656</b>	<b>58,017</b>	<b>1,37,541</b>	<b>6,11,587</b>	<b>7,16,695</b>
		<b>(0.1)</b>	<b>(1.8)</b>	<b>(3.6)</b>	<b>(23.1)</b>	<b>(22.0)</b>
Demand	4,88,953	-21,015	-71,398	-34,132	78,155	36,041
Time	34,82,698	24,671	1,29,415	1,71,673	5,33,432	6,80,653
Borrowings <sup>(3)</sup>	1,01,102	-3,328	2,659	-12,835	28,196	-8,061
Other Demand and Time Liabilities	3,09,056	3,849	-1,326	1,535	76,260	12,026
<b>Borrowings from Reserve Bank</b>	<b>1,709</b>	<b>-641</b>	<b>-3,472</b>	<b>-10,019</b>	<b>427</b>	<b>1,181</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,39,694</b>	<b>-875</b>	<b>25,793</b>	<b>-18,782</b>	<b>88,598</b>	<b>-61,265</b>
Cash in Hand	25,055	-659	1,673	4,775	4,647	5,339
Balances with Reserve Bank	2,14,638	-216	24,120	-23,557	83,950	-66,604
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	51,699	564	-1,799	-1,210	7,346	17,481
Money at Call and Short Notice	13,058	1,973	-6,570	-1,980	2,519	-298
Advances to Banks	1,761	-67	-1,110	-1,142	-1,127	-908
Other Assets	42,963	-1,795	5,593	-8,757	15,049	6,215
<b>Investments<sup>(5)</sup></b>	<b>12,74,935</b>	<b>16,630</b>	<b>49,502</b>	<b>1,08,525</b>	<b>2,02,763</b>	<b>2,53,718</b>
		<b>(1.3)</b>	<b>(5.1)</b>	<b>(9.3)</b>	<b>(24.8)</b>	<b>(24.8)</b>
Government Securities	12,57,567	16,724	49,427	1,01,782	2,04,673	2,49,479
Other Approved Securities	17,368	-95	75	6,743	-1,910	4,239
<b>Bank Credit</b>	<b>27,57,210</b>	<b>21,460</b>	<b>21,430</b>	<b>-18,339</b>	<b>4,92,589</b>	<b>3,73,866</b>
		<b>(0.8)</b>	<b>(0.9)</b>	<b>(-0.7)</b>	<b>(26.1)</b>	<b>(15.7)</b>
Food Credit	59,108	1,625	4,838	12,897	5,796	9,871
Non-Food credit	26,98,102	19,834	16,592	-31,236	4,86,793	3,63,996
Loans, Cash-credit and Overdrafts	26,65,554	22,880	20,072	-10,122	4,67,317	3,83,907
Inland Bills- Purchased	10,791	128	-672	-924	103	-1,131
Discounted <sup>(6)</sup>	43,269	-1,253	1,857	112	12,233	859
Foreign Bills- Purchased	15,852	-30	711	-2,671	4,525	-1,359
Discounted	21,745	-265	-538	-4,734	8,411	-8,409
<b>Cash-Deposit Ratio</b>	<b>6.04</b>					
<b>Investment-Deposit Ratio</b>	<b>32.10</b>					
<b>Credit-Deposit Ratio</b>	<b>69.42</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.