

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Sep. 11#	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	50,401	-766	-6,173	1,545	3,672	9,795
Borrowings from Banks ⁽¹⁾	21,629	-1,146	1,149	-7,858	4,450	-12,515
Other Demand and Time Liabilities ⁽²⁾	12,898	-573	19,270	-8,875	23,236	-24,751
Liabilities to Others						
Aggregate Deposits	40,89,792	8,123	2,05,603	2,55,682	6,22,447	6,87,250
		(0.2)	(6.4)	(6.7)	(22.4)	(20.2)
Demand	5,25,671	-10,837	-56,741	2,586	72,131	58,103
Time	35,64,120	18,960	2,62,344	2,53,096	5,50,316	6,29,147
Borrowings ⁽³⁾	1,05,762	-12,329	714	-8,174	20,037	-1,456
Other Demand and Time Liabilities	3,32,075	14,054	-6,013	24,555	25,860	39,733
Borrowings from Reserve Bank	—	—	-1,329	-11,728	2,580	-2,671
Cash in Hand and Balances with Reserve Bank	2,48,501	14,642	61,307	-9,974	99,135	-87,972
Cash in Hand	22,294	-1,135	2,302	2,013	4,272	1,948
Balances with Reserve Bank	2,26,207	15,776	59,005	-11,988	94,862	-89,920
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	46,251	47	-1,256	-6,658	6,307	11,491
Money at Call and Short Notice	9,383	-2,683	243	-5,654	6,272	-10,785
Advances to Banks	1,813	104	-1,210	-1,090	-363	-756
Other Assets	35,592	-1,010	22,045	-16,129	30,197	-17,609
Investments⁽⁵⁾	13,48,192	-21,269	29,614	1,81,782	91,163	3,46,863
		(-1.6)	(3.0)	(15.6)	(10.0)	(34.6)
Government Securities	13,32,172	-21,204	30,187	1,76,387	92,894	3,43,324
Other Approved Securities	16,020	-66	-573	5,395	-1,731	3,540
Bank Credit	28,25,957	18,374	1,33,644	50,408	5,19,419	3,30,399
		(0.7)	(5.7)	(1.8)	(26.3)	(13.2)
Food Credit	47,772	-1,340	791	1,561	7,020	2,582
Non-Food credit	27,78,185	19,714	1,32,853	48,847	5,12,399	3,27,818
Loans, Cash-credit and Overdrafts	27,25,621	16,580	1,31,582	49,944	4,98,906	3,32,464
Inland Bills- Purchased	11,531	-18	-183	-183	1,079	-880
Discounted ⁽⁶⁾	46,672	910	2,717	3,515	10,029	3,402
Foreign Bills- Purchased	16,170	628	2,197	-2,352	6,579	-2,526
Discounted	25,963	275	-2,668	-516	2,826	-2,060
Cash-Deposit Ratio	6.08					
Investment-Deposit Ratio	32.96					
Credit-Deposit Ratio	69.10					

(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.