

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Nov. 6#	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	52,140	43	-446	3,284	7,846	5,807
Borrowings from Banks ⁽¹⁾	17,522	38	-4,510	-11,965	1,967	-10,964
Other Demand and Time Liabilities ⁽²⁾	5,631	-619	14,035	-16,142	13,226	-26,783
Liabilities to Others						
Aggregate Deposits	41,67,306	14,360	3,18,090	3,33,197	6,01,533	6,52,277
		(0.3)	(9.9)	(8.7)	(20.6)	(18.6)
Demand	5,25,799	-9,324	-70,325	2,714	27,309	71,814
Time	36,41,507	23,684	3,88,415	3,30,482	5,74,225	5,80,462
Borrowings ⁽³⁾	97,441	-4,131	1,200	-16,496	15,726	-10,264
Other Demand and Time Liabilities	3,20,608	11,849	9,601	13,088	14,733	12,651
Borrowings from Reserve Bank	—	—	-942	-11,728	3,058	-3,058
Cash in Hand and Balances with Reserve Bank	2,44,328	9,432	-51,908	-14,147	-21,272	21,070
Cash in Hand	24,627	-1,297	5,429	4,347	6,052	1,154
Balances with Reserve Bank	2,19,701	10,729	-57,337	-18,494	-27,324	19,916
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	46,731	-982	3,734	-6,178	8,882	6,981
Money at Call and Short Notice	8,103	2,358	-4,181	-6,935	-709	-7,642
Advances to Banks	2,544	709	-1,235	-359	-1,360	—
Other Assets	24,186	-388	19,953	-27,535	23,184	-26,923
Investments⁽⁵⁾	13,63,944	10,737	99,624	1,97,534	1,24,540	2,92,605
		(0.8)	(10.3)	(16.9)	(13.2)	(27.3)
Government Securities	13,49,659	11,017	1,00,456	1,93,873	1,26,096	2,90,541
Other Approved Securities	14,285	-280	-833	3,660	-1,556	2,064
Bank Credit	28,91,713	23,148	2,72,123	1,16,164	5,70,810	2,57,677
		(0.8)	(11.5)	(4.2)	(27.7)	(9.8)
Food Credit	42,113	6,101	7,175	-4,098	14,854	-9,461
Non-Food credit	28,49,600	17,047	2,64,948	1,20,262	5,55,957	2,67,138
Loans, Cash-credit and Overdrafts	27,92,144	24,251	2,69,764	1,16,468	5,52,921	2,60,804
Inland Bills- Purchased	10,236	252	569	-1,478	1,702	-2,927
Discounted ⁽⁶⁾	49,592	-301	1,123	6,435	7,704	7,916
Foreign Bills- Purchased	15,951	425	1,858	-2,571	5,163	-2,406
Discounted	23,789	-1,480	-1,191	-2,690	3,321	-5,710
Cash-Deposit Ratio	5.86					
Investment-Deposit Ratio	32.73					
Credit-Deposit Ratio	69.39					

(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.