

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

(Rs. crore)

Item	Outstanding as on 2009 Jul. 17#	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	52,088	711	-7,103	3,233	3,165	12,413
Borrowings from Banks <sup>(1)</sup>	21,130	-379	-2,829	-8,357	5,723	-9,037
Other Demand and Time Liabilities <sup>(2)</sup>	15,199	-620	12,600	-6,573	14,564	-15,780
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>40,10,051</b>	<b>-18,656</b>	<b>95,809</b>	<b>1,75,942</b>	<b>5,59,255</b>	<b>7,17,304</b>
		(-0.5)	(3.0)	(4.6)	(20.5)	(21.8)
Demand	4,95,299	-16,276	-78,968	-27,786	52,822	49,957
Time	35,14,753	-2,380	1,74,776	2,03,728	5,06,434	6,67,347
Borrowings <sup>(3)</sup>	1,02,787	13,194	-5,013	-11,149	18,809	1,297
Other Demand and Time Liabilities	3,09,360	-7,393	-7,605	1,840	68,585	18,610
<b>Borrowings from Reserve Bank</b>	<b>465</b>	<b>-210</b>	<b>68</b>	<b>-11,263</b>	<b>4,067</b>	<b>-3,603</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,37,471</b>	<b>15,360</b>	<b>46,080</b>	<b>-21,005</b>	<b>92,637</b>	<b>-83,776</b>
Cash in Hand	24,582	-673	1,379	4,301	3,697	5,159
Balances with Reserve Bank	2,12,889	16,034	44,702	-25,306	88,941	-88,935
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	47,790	-3,447	-2,696	-5,119	4,965	14,469
Money at Call and Short Notice	12,138	3,013	-7,226	-2,900	1,164	-562
Advances to Banks	1,566	-207	-480	-1,338	-99	-1,733
Other Assets	38,079	-2,455	10,766	-13,642	19,966	-3,843
<b>Investments<sup>(5)</sup></b>	<b>13,21,992</b>	<b>-12,727</b>	<b>10,381</b>	<b>1,55,582</b>	<b>1,28,136</b>	<b>3,39,896</b>
		(-1.0)	(1.1)	(13.3)	(15.0)	(34.6)
Government Securities	13,05,499	-12,427	11,066	1,49,713	1,30,701	3,35,771
Other Approved Securities	16,493	-301	-685	5,869	-2,565	4,125
<b>Bank Credit</b>	<b>27,77,562</b>	<b>-21,186</b>	<b>45,394</b>	<b>2,012</b>	<b>4,93,253</b>	<b>3,70,254</b>
		(-0.8)	(1.9)	(0.1)	(25.8)	(15.4)
Food Credit	48,148	-9,526	5,961	1,937	9,063	-2,211
Non-Food credit	27,29,413	-11,660	39,433	75	4,84,190	3,72,465
Loans, Cash-credit and Overdrafts	26,82,582	-21,609	46,889	6,905	4,72,688	3,74,117
Inland Bills- Purchased	10,656	-364	-789	-1,058	294	-1,149
Discounted <sup>(6)</sup>	44,640	433	3,239	1,483	11,731	848
Foreign Bills- Purchased	15,751	-687	1,373	-2,771	5,072	-2,121
Discounted	23,932	1,041	-5,319	-2,547	3,468	-1,441
<b>Cash-Deposit Ratio</b>	<b>5.92</b>					
<b>Investment-Deposit Ratio</b>	<b>32.97</b>					
<b>Credit-Deposit Ratio</b>	<b>69.26</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.