

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Apr. 10#	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	53,548	5,405	-3,999	5,405	2,719	10,768
Borrowings from Banks ⁽¹⁾	26,770	-2,639	-6,606	-2,639	-11,315	380
Other Demand and Time Liabilities ⁽²⁾	20,047	-1,771	-2,833	-1,771	1,965	4,500
Liabilities to Others						
Aggregate Deposits	39,01,048	70,726	-2,880	70,726	5,96,068	7,06,989
		(1.8)	(-0.1)	(1.8)	(22.9)	(22.1)
Demand	5,11,633	-8,497	-65,595	-8,497	76,113	52,918
Time	33,89,415	79,223	62,714	79,223	5,19,955	6,54,071
Borrowings ⁽³⁾	1,03,629	-8,110	-2,050	-8,110	13,575	-825
Other Demand and Time Liabilities	3,13,682	937	-10,709	937	51,372	26,036
Borrowings from Reserve Bank	6,968	-4,759	-3,541	-4,759	301	6,509
Cash in Hand and Balances with Reserve Bank	2,01,249	-57,317	-12,399	-57,317	93,806	-61,517
Cash in Hand	20,526	154	-1,668	154	2,368	4,150
Balances with Reserve Bank	1,80,724	-57,471	-10,731	-57,471	91,438	-65,667
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	51,274	657	936	657	10,245	14,321
Money at Call and Short Notice	18,921	3,469	-9,857	3,469	-10,514	8,852
Advances to Banks	2,473	-402	-141	-402	-2,258	-1,166
Other Assets	48,649	-1,733	-4,987	-1,733	4,721	22,480
Investments⁽⁵⁾	12,47,820	82,074	42,065	82,074	2,00,001	2,34,040
		(7.0)	(4.3)	(7.0)	(24.6)	(23.1)
Government Securities	12,30,150	81,981	42,282	81,981	2,02,557	2,29,206
Other Approved Securities	17,670	93	-217	93	-2,556	4,833
Bank Credit	27,71,441	1,429	-29,105	1,429	4,33,958	4,38,633
		(0.1)	(-1.2)	(0.1)	(22.9)	(18.8)
Food Credit	46,750	539	-5,270	539	-7,225	7,620
Non-Food credit	27,24,691	890	-23,836	890	4,41,183	4,31,012
Loans, Cash-credit and Overdrafts	26,69,510	-695	-30,221	-695	4,14,639	4,38,155
Inland Bills- Purchased	12,659	919	467	919	-271	-402
Discounted ⁽⁶⁾	44,402	1,070	949	1,070	9,746	2,899
Foreign Bills- Purchased	18,162	-19	-665	-19	1,057	2,328
Discounted	26,709	154	365	154	8,786	-4,347
Cash-Deposit Ratio	5.16					
Investment-Deposit Ratio	31.99					
Credit-Deposit Ratio	71.04					

(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.