

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

(Rs. crore)

Item	Outstanding as on 2009 May 22#	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	48,356	-3,051	-5,043	-499	5,868	6,622
Borrowings from Banks <sup>(1)</sup>	18,613	-5,571	-6,681	-10,874	-2,412	-7,703
Other Demand and Time Liabilities <sup>(2)</sup>	19,320	207	5,340	-2,453	5,518	-4,399
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>39,67,995</b>	<b>15,731</b>	<b>40,491</b>	<b>1,33,886</b>	<b>6,26,860</b>	<b>7,30,565</b>
		<b>(0.4)</b>	<b>(1.3)</b>	<b>(3.5)</b>	<b>(24.0)</b>	<b>(22.6)</b>
Demand	5,09,968	15,178	-72,701	-13,117	83,215	58,359
Time	34,58,027	553	1,13,192	1,47,002	5,43,645	6,72,206
Borrowings <sup>(3)</sup>	1,04,429	2,696	-2,429	-9,507	20,233	354
Other Demand and Time Liabilities	3,05,207	-37,198	-10,434	-2,313	66,506	17,286
<b>Borrowings from Reserve Bank</b>	<b>2,350</b>	<b>2,350</b>	<b>-3,834</b>	<b>-9,378</b>	<b>-2,973</b>	<b>2,184</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,40,568</b>	<b>21,254</b>	<b>6,930</b>	<b>-17,907</b>	<b>80,208</b>	<b>-41,527</b>
Cash in Hand	25,714	616	924	5,434	3,316	6,746
Balances with Reserve Bank	2,14,854	20,637	6,006	-23,341	76,892	-48,274
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	51,135	-1,974	-2,614	-1,774	6,881	17,732
Money at Call and Short Notice	11,085	-5,075	-8,257	-3,953	-1,710	-584
Advances to Banks	1,828	-562	-321	-1,075	-859	-1,631
Other Assets	44,758	1,773	6,895	-6,963	13,352	6,707
<b>Investments<sup>(5)</sup></b>	<b>12,58,305</b>	<b>-10,519</b>	<b>50,579</b>	<b>91,895</b>	<b>2,07,895</b>	<b>2,36,012</b>
		<b>(-0.8)</b>	<b>(5.2)</b>	<b>(7.9)</b>	<b>(25.5)</b>	<b>(23.1)</b>
Government Securities	12,40,843	-10,467	50,820	85,057	2,09,770	2,31,362
Other Approved Securities	17,462	-52	-241	6,838	-1,875	4,650
<b>Bank Credit</b>	<b>27,35,750</b>	<b>-16,306</b>	<b>-707</b>	<b>-39,799</b>	<b>4,77,487</b>	<b>3,74,544</b>
		<b>(-0.6)</b>	<b>(-)</b>	<b>(-1.4)</b>	<b>(25.3)</b>	<b>(15.9)</b>
Food Credit	57,483	2,265	9,944	11,272	9,479	3,140
Non-Food credit	26,78,268	-18,571	-10,650	-51,071	4,68,008	3,71,403
Loans, Cash-credit and Overdrafts	26,42,674	-13,684	-691	-33,003	4,53,151	3,81,789
Inland Bills- Purchased	10,662	-1,256	-424	-1,052	694	-1,508
Discounted <sup>(6)</sup>	44,522	616	1,213	1,365	11,659	2,756
Foreign Bills- Purchased	15,882	-262	-242	-2,640	3,208	-375
Discounted	22,010	-1,720	-563	-4,469	8,776	-8,119
<b>Cash-Deposit Ratio</b>	<b>6.06</b>					
<b>Investment-Deposit Ratio</b>	<b>31.71</b>					
<b>Credit-Deposit Ratio</b>	<b>68.95</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.