

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Apr. 24#	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	51,226	-2,321	-3,854	3,084	5,557	8,302
Borrowings from Banks ⁽¹⁾	28,313	1,543	-4,105	-1,096	-4,955	-578
Other Demand and Time Liabilities ⁽²⁾	19,785	-262	-2,359	-2,033	-63	3,765
Liabilities to Others						
Aggregate Deposits	39,23,005	21,956	4,433	92,683	6,08,208	7,21,632
		(0.6)	(0.1)	(2.4)	(23.5)	(22.5)
Demand	5,02,095	-9,538	-62,760	-18,035	83,878	40,546
Time	34,20,909	31,495	67,194	1,10,718	5,24,330	6,81,086
Borrowings ⁽³⁾	1,04,113	484	-5,372	-7,627	13,793	2,981
Other Demand and Time Liabilities	3,06,432	-7,250	-8,945	-6,313	58,338	17,022
Borrowings from Reserve Bank	2,902	-4,067	-3,526	-8,826	-3,604	2,428
Cash in Hand and Balances with Reserve Bank	2,46,061	44,812	-2,424	-12,505	66,605	-26,681
Cash in Hand	23,209	2,683	151	2,837	3,257	5,014
Balances with Reserve Bank	2,22,852	42,129	-2,574	-15,342	63,348	-31,696
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	50,324	-950	-186	-293	9,708	14,493
Money at Call and Short Notice	15,719	-3,202	-5,816	268	-1,914	1,610
Advances to Banks	2,341	-132	-367	-534	-2,028	-1,072
Other Assets	46,482	-2,167	-4,681	-3,900	4,197	20,007
Investments⁽⁵⁾	12,35,460	-12,359	46,389	69,715	2,10,637	2,17,357
		(-1.0)	(4.8)	(6.0)	(26.1)	(21.3)
Government Securities	12,17,682	-12,468	46,637	69,514	2,13,039	2,12,383
Other Approved Securities	17,778	108	-248	201	-2,402	4,973
Bank Credit	27,46,175	-25,266	-36,780	-23,838	4,37,297	4,21,041
		(-0.9)	(-1.6)	(-0.9)	(23.2)	(18.1)
Food Credit	48,976	2,226	-3,375	2,765	-8,863	7,952
Non-Food credit	26,97,199	-27,493	-33,404	-26,603	4,46,160	4,13,088
Loans, Cash-credit and Overdrafts	26,48,749	-20,761	-35,268	-21,456	4,17,492	4,22,441
Inland Bills- Purchased	11,814	-845	-254	74	243	-525
Discounted ⁽⁶⁾	44,139	-262	368	807	10,215	3,218
Foreign Bills- Purchased	16,805	-1,357	-679	-1,376	2,073	985
Discounted	24,667	-2,042	-945	-1,888	7,274	-5,079
Cash-Deposit Ratio	6.27					
Investment-Deposit Ratio	31.49					
Credit-Deposit Ratio	70.00					

(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.