

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

(Rs. crore)

Item	Outstanding as on 2009 May 8#	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	51,408	181	-3,533	2,552	5,450	8,163
Borrowings from Banks <sup>(1)</sup>	24,184	-4,129	-3,783	-5,303	-91	-5,029
Other Demand and Time Liabilities <sup>(2)</sup>	19,113	-672	809	-2,660	2,438	-75
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>39,52,264</b>	<b>29,260</b>	<b>26,326</b>	<b>1,18,155</b>	<b>6,25,619</b>	<b>7,28,999</b>
		<b>(0.7)</b>	<b>(0.8)</b>	<b>(3.1)</b>	<b>(24.1)</b>	<b>(22.6)</b>
Demand	4,94,790	-7,305	-70,410	-28,295	87,983	40,890
Time	34,57,474	36,565	96,736	1,46,449	5,37,636	6,88,109
Borrowings <sup>(3)</sup>	1,01,733	-2,380	-7,583	-12,203	11,771	2,813
Other Demand and Time Liabilities	3,42,405	35,973	-2,789	34,884	70,004	46,838
<b>Borrowings from Reserve Bank</b>	<b>—</b>	<b>-2,902</b>	<b>-3,833</b>	<b>-11,728</b>	<b>-204</b>	<b>-167</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,19,315</b>	<b>-26,746</b>	<b>12,447</b>	<b>-39,161</b>	<b>1,01,451</b>	<b>-68,299</b>
Cash in Hand	25,098	1,889	70	4,817	3,066	6,984
Balances with Reserve Bank	1,94,217	-28,636	12,378	-43,978	98,386	-75,283
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	53,109	2,785	-1,477	200	7,731	18,569
Money at Call and Short Notice	16,160	441	-4,206	1,122	2,783	440
Advances to Banks	2,390	49	-314	-514	-1,426	-1,076
Other Assets	42,985	-3,497	588	-8,736	9,068	11,241
<b>Investments<sup>(5)</sup></b>	<b>12,68,824</b>	<b>33,364</b>	<b>38,100</b>	<b>1,02,414</b>	<b>1,96,402</b>	<b>2,59,009</b>
		<b>(2.7)</b>	<b>(3.9)</b>	<b>(8.8)</b>	<b>(24.1)</b>	<b>(25.6)</b>
Government Securities	12,51,310	33,628	38,347	95,524	1,98,776	2,54,302
Other Approved Securities	17,514	-264	-246	6,890	-2,374	4,708
<b>Bank Credit</b>	<b>27,52,056</b>	<b>5,882</b>	<b>-13,813</b>	<b>-23,493</b>	<b>4,59,530</b>	<b>4,03,956</b>
		<b>(0.2)</b>	<b>(-0.6)</b>	<b>(-0.8)</b>	<b>(24.3)</b>	<b>(17.2)</b>
Food Credit	55,218	6,242	5,643	9,007	2,638	5,176
Non-Food credit	26,96,839	-360	-19,456	-32,500	4,56,892	3,98,780
Loans, Cash-credit and Overdrafts	26,56,359	7,609	-11,562	-19,318	4,39,723	4,06,344
Inland Bills- Purchased	11,918	104	-10	204	773	-666
Discounted <sup>(6)</sup>	43,906	-233	356	749	10,864	2,997
Foreign Bills- Purchased	16,144	-662	-266	-2,379	1,923	-90
Discounted	23,730	-936	-2,332	-2,749	6,247	-4,629
<b>Cash-Deposit Ratio</b>	<b>5.55</b>					
<b>Investment-Deposit Ratio</b>	<b>32.10</b>					
<b>Credit-Deposit Ratio</b>	<b>69.63</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.