

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

(Rs. crore)

Item	Outstanding as on 2009 Feb. 13#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2007-2008	2008-2009	2008	2009
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	45,154	1,009	-1,388	-1,624	4,159	5,770
Borrowings from Banks <sup>(1)</sup>	31,857	7,213	-7,550	-1,139	-5,304	4,009
Other Demand and Time Liabilities <sup>(2)</sup>	25,205	-207	5,489	6,826	8,413	7,342
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>36,85,973</b>	<b>17,172</b>	<b>4,24,080</b>	<b>4,89,034</b>	<b>5,83,370</b>	<b>6,49,959</b>
		<b>(0.5)</b>	<b>(16.2)</b>	<b>(15.3)</b>	<b>(23.8)</b>	<b>(21.4)</b>
Demand	4,48,367	-15,131	3,006	-75,942	39,792	15,630
Time	32,37,606	32,303	4,21,074	5,64,976	5,43,579	6,34,329
Borrowings <sup>(3)</sup>	1,11,476	-9,904	18,652	4,972	20,768	6,989
Other Demand and Time Liabilities	2,91,509	-14,372	41,650	-6,847	49,737	7,625
<b>Borrowings from Reserve Bank</b>	<b>7,702</b>	<b>1,442</b>	<b>-6,245</b>	<b>3,702</b>	<b>-1,695</b>	<b>7,702</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,20,468</b>	<b>2,408</b>	<b>55,787</b>	<b>-54,698</b>	<b>82,424</b>	<b>-31,680</b>
Cash in Hand	19,860	-1,522	147	1,816	2,886	3,574
Balances with Reserve Bank	2,00,608	3,931	55,640	-56,514	79,538	-35,255
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	41,425	-415	8,178	5,409	11,929	3,778
Money at Call and Short Notice	22,356	3,362	-3,741	2,430	-2,470	7,830
Advances to Banks	2,825	153	-3,204	-955	-1,936	-174
Other Assets	47,503	2,912	6,456	16,347	13,895	17,544
<b>Investments<sup>(5)</sup></b>	<b>11,72,622</b>	<b>6,571</b>	<b>1,91,072</b>	<b>2,00,908</b>	<b>2,12,998</b>	<b>1,90,034</b>
		<b>(0.6)</b>	<b>(24.1)</b>	<b>(20.7)</b>	<b>(27.7)</b>	<b>(19.3)</b>
Government Securities	11,55,030	6,649	1,93,458	1,96,368	2,15,270	1,85,513
Other Approved Securities	17,593	-79	-2,386	4,540	-2,271	4,521
<b>Bank Credit</b>	<b>26,46,783</b>	<b>10,445</b>	<b>2,82,831</b>	<b>2,84,870</b>	<b>4,00,354</b>	<b>4,32,763</b>
		<b>(0.4)</b>	<b>(14.6)</b>	<b>(12.1)</b>	<b>(22.1)</b>	<b>(19.5)</b>
Food Credit	47,068	1,548	-3,702	2,669	-1,180	4,250
Non-Food credit	25,99,715	8,898	2,86,533	2,82,200	4,01,534	4,28,513
Loans, Cash-credit and Overdrafts	25,53,625	10,673	2,78,550	2,92,049	3,88,911	4,31,204
Inland Bills- Purchased	12,511	-435	-4,713	-82	-651	1,306
Discounted <sup>(6)</sup>	39,310	1,227	5,260	-1,244	5,594	2,736
Foreign Bills- Purchased	16,305	-153	-1,735	-195	-461	1,897
Discounted	25,033	-867	5,469	-5,658	6,961	-4,380
<b>Cash-Deposit Ratio</b>	<b>5.98</b>					
<b>Investment-Deposit Ratio</b>	<b>31.81</b>					
<b>Credit-Deposit Ratio</b>	<b>71.81</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.