

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2009 Oct. 23#	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	52,096	-128	-1,979	3,241	9,394	7,298
Borrowings from Banks ⁽¹⁾	17,484	467	3,394	-12,003	12,364	-18,906
Other Demand and Time Liabilities ⁽²⁾	6,250	-40	22,423	-15,523	20,708	-34,552
Liabilities to Others						
Aggregate Deposits	41,52,946	-8,409	2,92,187	3,18,836	6,08,963	6,63,820
		(-0.2)	(9.1)	(8.3)	(21.1)	(19.0)
Demand	5,35,123	2,846	-60,173	12,038	54,242	70,986
Time	36,17,823	-11,254	3,52,360	3,06,798	5,54,721	5,92,834
Borrowings ⁽³⁾	1,01,572	3,140	7,427	-12,364	24,761	-12,359
Other Demand and Time Liabilities	3,08,759	-11,559	5,007	1,238	44,175	5,396
Borrowings from Reserve Bank	—	—	-3,315	-11,728	685	-685
Cash in Hand and Balances with Reserve Bank	2,34,896	22,150	-41,563	-23,580	-8,868	1,293
Cash in Hand	25,924	1,906	5,636	5,644	6,140	2,245
Balances with Reserve Bank	2,08,972	20,245	-47,198	-29,223	-15,008	-952
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	47,713	-4	2,372	-5,196	7,060	9,325
Money at Call and Short Notice	5,745	-1,428	308	-9,293	6,417	-14,489
Advances to Banks	1,835	-509	46	-1,068	463	-1,990
Other Assets	24,574	-899	29,726	-27,147	33,204	-36,308
Investments⁽⁵⁾	13,53,207	-24,703	83,884	1,86,797	1,08,461	2,97,608
		(-1.8)	(8.6)	(16.0)	(11.5)	(28.2)
Government Securities	13,38,643	-23,607	84,455	1,82,857	1,09,774	2,95,526
Other Approved Securities	14,565	-1,096	-571	3,940	-1,313	2,082
Bank Credit	28,68,566	-21,750	2,54,067	93,016	5,89,272	2,52,585
		(-0.8)	(10.8)	(3.4)	(29.1)	(9.7)
Food Credit	36,013	-6,708	3,855	-10,198	12,388	-12,242
Non-Food credit	28,32,553	-15,042	2,50,212	1,03,215	5,76,884	2,64,827
Loans, Cash-credit and Overdrafts	27,67,893	-19,346	2,50,614	92,216	5,69,057	2,55,703
Inland Bills- Purchased	9,984	-478	739	-1,730	2,680	-3,349
Discounted ⁽⁶⁾	49,893	487	1,771	6,736	10,019	7,569
Foreign Bills- Purchased	15,526	-1,060	1,888	-2,996	4,826	-2,861
Discounted	25,270	-1,353	-945	-1,209	2,689	-4,476
Cash-Deposit Ratio	5.66					
Investment-Deposit Ratio	32.58					
Credit-Deposit Ratio	69.07					

(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.