

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Sep. 25#	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	53,032	2,632	-4,451	4,177	3,528	10,705
Borrowings from Banks ⁽¹⁾	19,553	-2,076	-3,932	-9,934	-1,556	-9,511
Other Demand and Time Liabilities ⁽²⁾	6,218	-6,680	16,522	-15,555	17,569	-28,683
Liabilities to Others						
Aggregate Deposits	41,20,007	30,215	2,42,388	2,85,897	5,65,592	6,80,680
		(0.7)	(7.6)	(7.5)	(19.7)	(19.8)
Demand	5,51,572	25,901	-25,411	28,487	53,295	52,673
Time	35,68,435	4,314	2,67,799	2,57,410	5,12,298	6,28,007
Borrowings ⁽³⁾	94,589	-11,173	5,900	-19,347	23,796	-17,815
Other Demand and Time Liabilities	3,16,687	-15,388	-1,886	9,167	36,528	20,218
Borrowings from Reserve Bank	—	—	2,094	-11,728	6,030	-6,094
Cash in Hand and Balances with Reserve Bank	2,50,346	1,844	66,617	-8,130	69,126	-91,437
Cash in Hand	24,665	2,370	5,438	4,384	5,394	1,183
Balances with Reserve Bank	2,25,681	-526	61,179	-12,514	63,732	-92,620
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	48,600	2,349	-741	-4,310	5,464	13,324
Money at Call and Short Notice	9,896	512	-4,324	-5,142	3,811	-5,706
Advances to Banks	2,244	430	-1,361	-660	-2,283	-175
Other Assets	30,666	-4,926	18,732	-21,055	25,668	-19,222
Investments⁽⁵⁾	13,73,022	24,830	12,844	2,06,612	75,405	3,88,464
		(1.8)	(1.3)	(17.7)	(8.3)	(39.5)
Government Securities	13,57,137	24,965	13,604	2,01,351	77,176	3,84,872
Other Approved Securities	15,885	-135	-760	5,260	-1,771	3,592
Bank Credit	28,73,155	47,198	1,89,112	97,606	5,13,546	3,22,129
		(1.7)	(8.0)	(3.5)	(25.2)	(12.6)
Food Credit	42,418	-5,354	776	-3,793	8,167	-2,758
Non-Food credit	28,30,737	52,552	1,88,336	1,01,399	5,05,379	3,24,887
Loans, Cash-credit and Overdrafts	27,68,910	43,289	1,83,158	93,233	4,91,996	3,24,175
Inland Bills- Purchased	11,961	430	524	247	-33	-1,157
Discounted ⁽⁶⁾	49,141	2,469	2,882	5,984	10,281	5,706
Foreign Bills- Purchased	17,170	1,000	2,917	-1,353	5,691	-2,246
Discounted	25,974	11	-369	-505	5,611	-4,348
Cash-Deposit Ratio	6.08					
Investment-Deposit Ratio	33.33					
Credit-Deposit Ratio	69.74					

(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.