

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Mar. 27#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2007-2008	2008-2009	2008	2009
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and Time Deposits from Banks	48,143	3,300	6,006	1,364	6,006	1,364
Borrowings from Banks ⁽¹⁾	29,409	-2,028	-2,403	-3,587	-2,403	-3,587
Other Demand and Time Liabilities ⁽²⁾	21,818	-6,191	6,005	3,438	6,005	3,438
Liabilities to Others						
Aggregate Deposits	38,30,322	97,821	5,85,006	6,33,382	5,85,006	6,33,382
		(2.6)	(22.4)	(19.8)	(22.4)	(19.8)
Demand	5,20,130	43,860	94,579	-4,179	94,579	-4,179
Time	33,10,191	53,961	4,90,427	6,37,562	4,90,427	6,37,562
Borrowings ⁽³⁾	1,11,739	-5,574	20,668	5,235	20,668	5,235
Other Demand and Time Liabilities	3,12,744	-106	56,122	14,389	56,122	14,389
Borrowings from Reserve Bank	11,728	3,736	-2,245	7,728	-2,245	7,728
Cash in Hand and Balances with Reserve Bank	2,58,566	37,321	78,805	-16,600	78,805	-16,600
Cash in Hand	20,371	2	1,905	2,328	1,905	2,328
Balances with Reserve Bank	2,38,195	37,318	76,900	-18,927	76,900	-18,927
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	50,617	4,901	6,547	14,601	6,547	14,601
Money at Call and Short Notice	15,451	-5,427	1,659	-4,474	1,659	-4,474
Advances to Banks	2,875	107	-2,423	-905	-2,423	-905
Other Assets	50,382	108	7,653	19,226	7,653	19,226
Investments⁽⁵⁾	11,65,746	-18,124	1,80,199	1,94,031	1,80,199	1,94,031
		(-1.5)	(22.8)	(20.0)	(22.8)	(20.0)
Government Securities	11,48,168	-18,069	1,82,603	1,89,507	1,82,603	1,89,507
Other Approved Securities	17,578	-56	-2,405	4,524	-2,405	4,524
Bank Credit	27,70,012	79,499	4,30,724	4,08,099	4,30,724	4,08,099
		(3.0)	(22.3)	(17.3)	(22.3)	(17.3)
Food Credit	46,211	-1,691	-2,121	1,812	-2,121	1,812
Non-Food credit	27,23,801	81,190	4,32,846	4,06,287	4,32,846	4,06,287
Loans, Cash-credit and Overdrafts	26,70,205	75,253	4,17,705	4,08,629	4,17,705	4,08,629
Inland Bills- Purchased	11,740	328	-3,325	-854	-3,325	-854
Discounted ⁽⁶⁾	43,332	1,224	9,240	2,779	9,240	2,779
Foreign Bills- Purchased	18,181	2,104	357	1,682	357	1,682
Discounted	26,555	591	6,747	-4,137	6,747	-4,137
Cash-Deposit Ratio	6.75					
Investment-Deposit Ratio	30.43					
Credit-Deposit Ratio	72.32					

(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.