

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Oct. 30#	Variation over				
		Month	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	51,188	-1,844	-1,721	2,332	6,570	6,131
Borrowings from Banks ⁽¹⁾	22,484	2,931	9,655	-7,003	16,132	-20,167
Other Demand and Time Liabilities ⁽²⁾	5,717	-501	22,359	-16,056	21,550	-35,021
Liabilities to Others						
Aggregate Deposits	41,81,693	61,686	3,18,983	3,47,583	6,02,426	6,65,770
		(1.5)	(10.0)	(9.1)	(20.7)	(18.9)
Demand	5,40,137	-11,435	-49,117	17,052	48,517	64,944
Time	36,41,556	73,121	3,68,100	3,30,531	5,53,909	6,00,826
Borrowings ⁽³⁾	1,31,832	37,243	8,576	17,896	23,102	16,752
Other Demand and Time Liabilities	3,06,371	-10,316	73,462	-1,150	78,594	-65,446
Borrowings from Reserve Bank	—	—	4,454	-11,728	8,454	-8,454
Cash in Hand and Balances with Reserve Bank	2,68,125	17,780	17,031	9,650	47,667	-24,072
Cash in Hand	25,926	1,262	8,380	5,646	9,003	-498
Balances with Reserve Bank	2,42,199	16,518	8,651	4,004	38,664	-23,574
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	47,075	-1,525	4,330	-5,834	9,477	6,729
Money at Call and Short Notice	10,075	180	4,465	-4,963	7,936	-14,315
Advances to Banks	2,599	355	-1,016	-305	-1,141	-165
Other Assets	23,766	-6,900	28,494	-27,954	31,725	-35,883
Investments⁽⁵⁾	13,48,564	-24,458	29,377	1,82,154	54,293	3,47,472
		(-1.8)	(3.0)	(15.6)	(5.7)	(34.7)
Government Securities	13,33,996	-23,141	30,245	1,78,210	55,884	3,45,090
Other Approved Securities	14,568	-1,317	-868	3,944	-1,591	2,383
Bank Credit	28,99,570	26,414	2,86,746	1,24,020	5,85,434	2,50,910
		(0.9)	(12.1)	(4.5)	(28.4)	(9.5)
Food Credit	39,904	-2,514	7,074	-6,307	14,752	-11,569
Non-Food credit	28,59,666	28,928	2,79,673	1,30,327	5,70,682	2,62,478
Loans, Cash-credit and Overdrafts	27,96,753	27,844	2,83,139	1,21,077	5,66,296	2,52,039
Inland Bills- Purchased	10,129	-1,832	1,267	-1,585	2,400	-3,732
Discounted ⁽⁶⁾	51,775	2,634	1,193	8,618	7,773	10,029
Foreign Bills- Purchased	16,145	-1,024	2,190	-2,377	5,496	-2,545
Discounted	24,767	-1,207	-1,043	-1,712	3,470	-4,882
Cash-Deposit Ratio	6.41					
Investment-Deposit Ratio	32.25					
Credit-Deposit Ratio	69.34					

(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.

Notes : 1. Includes the impact of mergers since May 3, 2002.

2. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

3. Year on year variation for the year 2008 are over the level of reporting Friday of the previous year.