

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

(Rs. crore)

<i>Item</i>	Outstanding as on 2009 Jan. 30#	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	44,145	-93	-819	-2,633	3,758	4,193
Borrowings from Banks <sup>(1)</sup>	24,645	-3,997	-9,254	-8,351	-7,760	-1,500
Other Demand and Time Liabilities <sup>(2)</sup>	25,412	-2,540	5,681	7,032	8,602	7,357
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>36,68,801</b>	<b>38,722</b>	<b>4,79,777</b>	<b>4,71,862</b>	<b>6,65,073</b>	<b>5,77,091</b>
		(1.1)	(18.4)	(14.8)	(27.4)	(18.7)
Demand	4,63,499	14,116	85,320	-60,811	1,31,961	-51,552
Time	32,05,302	24,606	3,94,457	5,32,673	5,33,113	6,28,642
Borrowings <sup>(3)</sup>	1,21,381	11,551	9,622	14,877	12,360	25,923
Other Demand and Time Liabilities	3,05,880	448	50,803	7,525	64,955	12,843
<b>Borrowings from Reserve Bank</b>	<b>6,261</b>	<b>-2,674</b>	<b>-5,521</b>	<b>2,261</b>	<b>-3,242</b>	<b>5,537</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,18,059</b>	<b>-16,047</b>	<b>1,15,126</b>	<b>-57,107</b>	<b>1,52,957</b>	<b>-93,428</b>
Cash in Hand	21,382	-146	2,289	3,338	4,296	2,954
Balances with Reserve Bank	1,96,677	-15,901	1,12,837	-60,445	1,48,661	-96,382
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	41,840	1,113	9,111	5,823	13,187	3,260
Money at Call and Short Notice	18,994	-1,146	-3,428	-931	-2,315	4,155
Advances to Banks	2,671	2	-2,947	-1,108	-2,084	-585
Other Assets	44,591	-3,256	6,779	13,435	10,156	14,309
<b>Investments<sup>(5)</sup></b>	<b>11,66,052</b>	<b>25,596</b>	<b>1,59,437</b>	<b>1,94,337</b>	<b>1,93,677</b>	<b>2,15,098</b>
		(2.2)	(20.1)	(20.0)	(25.6)	(22.6)
Government Securities	11,48,380	25,560	1,61,730	1,89,719	1,94,639	2,10,592
Other Approved Securities	17,671	36	-2,292	4,618	-962	4,506
<b>Bank Credit</b>	<b>26,36,338</b>	<b>-8,822</b>	<b>2,79,127</b>	<b>2,74,424</b>	<b>4,12,204</b>	<b>4,26,021</b>
		(-0.3)	(14.5)	(11.6)	(22.9)	(19.3)
Food Credit	45,521	-4,175	-5,329	1,122	-2,311	4,329
Non-Food credit	25,90,817	-4,648	2,84,456	2,73,303	4,14,515	4,21,692
Loans, Cash-credit and Overdrafts	25,42,952	-8,486	2,74,665	2,81,376	4,01,198	4,24,416
Inland Bills- Purchased	12,947	-421	-4,623	353	-932	1,651
Discounted <sup>(6)</sup>	38,082	131	5,493	-2,471	5,272	1,276
Foreign Bills- Purchased	16,457	-613	-2,369	-42	-698	2,685
Discounted	25,900	566	5,962	-4,791	7,362	-4,006
<b>Cash-Deposit Ratio</b>	<b>5.94</b>					
<b>Investment-Deposit Ratio</b>	<b>31.78</b>					
<b>Credit-Deposit Ratio</b>	<b>71.86</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.