

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

(Rs. crore)

<i>Item</i>	Outstanding as on 2009 Feb. 27#	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	43,923	-1,232	-921	-2,856	4,239	4,071
Borrowings from Banks <sup>(1)</sup>	28,315	-3,542	-8,529	-4,681	-2,914	1,446
Other Demand and Time Liabilities <sup>(2)</sup>	30,114	4,909	4,561	11,735	7,299	13,179
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>37,35,864</b>	<b>49,891</b>	<b>4,76,321</b>	<b>5,38,924</b>	<b>5,97,328</b>	<b>6,47,609</b>
		(1.4)	(18.2)	(16.9)	(24.0)	(21.0)
Demand	4,74,690	26,323	30,039	-49,619	64,596	14,921
Time	32,61,173	23,568	4,46,282	5,88,544	5,32,732	6,32,688
Borrowings <sup>(3)</sup>	1,14,664	3,187	23,337	8,160	22,268	5,491
Other Demand and Time Liabilities	3,00,883	9,374	53,144	2,528	61,225	5,506
<b>Borrowings from Reserve Bank</b>	<b>7,113</b>	<b>-589</b>	<b>-5,472</b>	<b>3,113</b>	<b>216</b>	<b>6,340</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,15,399</b>	<b>-5,069</b>	<b>75,641</b>	<b>-59,767</b>	<b>1,03,458</b>	<b>-56,603</b>
Cash in Hand	20,933	1,073	1,646	2,889	4,365	3,148
Balances with Reserve Bank	1,94,466	-6,142	73,995	-62,656	99,093	-59,751
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	44,854	3,429	7,578	8,838	10,688	7,807
Money at Call and Short Notice	21,357	-999	-6,551	1,431	-2,161	9,641
Advances to Banks	2,698	-127	-2,073	-1,082	-1,345	-1,432
Other Assets	51,121	3,618	5,339	19,965	12,370	22,279
<b>Investments<sup>(5)</sup></b>	<b>11,87,689</b>	<b>15,067</b>	<b>1,96,908</b>	<b>2,15,975</b>	<b>1,85,671</b>	<b>1,99,266</b>
		(1.3)	(24.9)	(22.2)	(23.1)	(20.2)
Government Securities	11,70,158	15,128	1,99,346	2,11,496	1,87,936	1,94,754
Other Approved Securities	17,532	-61	-2,438	4,478	-2,265	4,512
<b>Bank Credit</b>	<b>26,68,090</b>	<b>21,307</b>	<b>3,23,571</b>	<b>3,06,177</b>	<b>4,07,751</b>	<b>4,13,330</b>
		(0.8)	(16.8)	(13.0)	(22.1)	(18.3)
Food Credit	48,430	1,362	-2,209	4,031	-679	4,119
Non-Food credit	26,19,660	19,945	3,25,780	3,02,145	4,08,429	4,09,211
Loans, Cash-credit and Overdrafts	25,73,751	20,126	3,16,743	3,12,175	3,94,433	4,13,137
Inland Bills- Purchased	12,484	-28	-4,431	-110	-591	996
Discounted <sup>(6)</sup>	40,234	924	6,758	-320	6,357	2,162
Foreign Bills- Purchased	16,393	88	-1,203	-106	479	1,454
Discounted	25,230	197	5,705	-5,462	7,073	-4,419
<b>Cash-Deposit Ratio</b>	<b>5.77</b>					
<b>Investment-Deposit Ratio</b>	<b>31.79</b>					
<b>Credit-Deposit Ratio</b>	<b>71.42</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.