

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

(Rs. crore)

Item	Outstanding as on 2009 Oct. 9#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2008-2009	2009-2010	2008	2009
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	52,224	-808	-4,091	3,369	6,113	9,537
Borrowings from Banks <sup>(1)</sup>	17,017	-2,536	431	-12,470	10,192	-16,410
Other Demand and Time Liabilities <sup>(2)</sup>	6,290	72	18,565	-15,483	17,470	-30,654
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>41,61,354</b>	<b>41,348</b>	<b>2,71,429</b>	<b>3,27,245</b>	<b>6,14,272</b>	<b>6,92,986</b>
		<b>(1.0)</b>	<b>(8.5)</b>	<b>(8.5)</b>	<b>(21.5)</b>	<b>(20.0)</b>
Demand	5,32,277	-19,295	-41,447	9,192	73,380	49,414
Time	36,29,078	60,643	3,12,876	3,18,053	5,40,892	6,43,572
Borrowings <sup>(3)</sup>	98,432	3,843	9,986	-15,504	29,097	-18,058
Other Demand and Time Liabilities	3,20,318	3,631	2,138	12,798	15,677	19,824
<b>Borrowings from Reserve Bank</b>	<b>—</b>	<b>—</b>	<b>4,290</b>	<b>-11,728</b>	<b>8,290</b>	<b>-8,290</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,12,745</b>	<b>-37,600</b>	<b>68,105</b>	<b>-45,730</b>	<b>1,09,505</b>	<b>-1,30,526</b>
Cash in Hand	24,018	-646	6,905	3,738	9,867	-931
Balances with Reserve Bank	1,88,727	-36,954	61,200	-49,468	99,638	-1,29,595
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	47,718	-882	-397	-5,191	6,781	12,098
Money at Call and Short Notice	7,172	-2,723	4	-7,866	9,464	-12,757
Advances to Banks	2,344	100	-869	-559	-683	-566
Other Assets	25,473	-5,192	21,781	-26,247	25,521	-27,463
<b>Investments<sup>(5)</sup></b>	<b>13,77,910</b>	<b>4,888</b>	<b>6,169</b>	<b>2,11,500</b>	<b>30,131</b>	<b>4,00,027</b>
		<b>(0.4)</b>	<b>(0.6)</b>	<b>(18.1)</b>	<b>(3.2)</b>	<b>(40.9)</b>
Government Securities	13,62,250	5,113	6,744	2,06,464	31,501	3,96,844
Other Approved Securities	15,661	-224	-575	5,036	-1,370	3,183
<b>Bank Credit</b>	<b>28,90,316</b>	<b>17,161</b>	<b>2,47,775</b>	<b>1,14,766</b>	<b>5,94,220</b>	<b>2,80,627</b>
		<b>(0.6)</b>	<b>(10.5)</b>	<b>(4.1)</b>	<b>(29.5)</b>	<b>(10.8)</b>
Food Credit	42,721	303	4,496	-3,490	11,876	-6,174
Non-Food credit	28,47,595	16,858	2,43,280	1,18,257	5,82,344	2,86,801
Loans, Cash-credit and Overdrafts	27,87,239	18,329	2,42,366	1,11,562	5,72,120	2,83,297
Inland Bills- Purchased	10,462	-1,499	1,526	-1,253	2,399	-3,659
Discounted <sup>(6)</sup>	49,406	265	2,353	6,249	10,807	6,499
Foreign Bills- Purchased	16,586	-583	2,322	-1,936	5,131	-2,235
Discounted	26,623	649	-792	144	3,762	-3,276
<b>Cash-Deposit Ratio</b>	<b>5.11</b>					
<b>Investment-Deposit Ratio</b>	<b>33.11</b>					
<b>Credit-Deposit Ratio</b>	<b>69.46</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.