

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2008 Apr. 11#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2007-2008	2008-2009	2007	2008
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and Time Deposits from Banks	43,583	-1,572	-711	-1,572	3,923	3,522
Borrowings from Banks ⁽¹⁾	26,080	-5,001	2,306	-5,001	8,577	-11,625
Other Demand and Time Liabilities ⁽²⁾	15,215	-2,199	1,207	-2,199	4,906	1,634
Liabilities to Others						
Aggregate Deposits	31,96,566	4,425	-13,942	4,425	4,94,299	5,98,575
		(0.1)	(-0.5)	(0.1)	(23.5)	(23.0)
Demand	4,65,108	-51,622	-47,129	-51,622	25,036	82,507
Time	27,31,458	56,047	33,187	56,047	4,69,263	5,16,068
Borrowings ⁽³⁾	1,02,939	-2,919	5,044	-2,919	9,312	12,059
Other Demand and Time Liabilities	3,02,149	5,435	-5,960	5,435	25,394	65,875
Borrowings from Reserve Bank	459	-3,541	-6,087	-3,541	-272	301
Cash in Hand and Balances with Reserve Bank	2,63,458	-11,342	-27,400	-11,342	50,982	94,497
Cash in Hand	17,068	-611	-2,131	-611	2,847	3,060
Balances with Reserve Bank	2,46,391	-10,731	-25,269	-10,731	48,135	91,438
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	42,045	6,712	-2,761	6,712	1,142	15,337
Money at Call and Short Notice	10,101	-9,654	2,315	-9,654	9,695	-10,481
Advances to Banks	3,641	-128	-306	-128	2,196	-2,257
Other Assets	26,421	-5,939	-2,055	-5,939	12,872	4,973
Investments⁽⁵⁾	10,00,819	28,081	22,264	28,081	56,016	1,87,040
		(2.9)	(2.8)	(2.9)	(7.4)	(23.0)
Government Securities	9,81,700	28,175	22,329	28,175	57,272	1,83,313
Other Approved Securities	19,119	-94	-65	-94	-1,256	3,726
Bank Credit	23,41,030	-7,464	-32,339	-7,464	4,11,737	4,42,179
		(-0.3)	(-1.7)	(-0.3)	(27.7)	(23.3)
Food Credit	39,129	-5,270	-166	-5,270	13,372	-7,225
Non-Food credit	23,01,900	-2,194	-32,173	-2,194	3,98,365	4,49,404
Loans, Cash-credit and Overdrafts	22,38,632	-10,834	-27,155	-10,834	4,04,750	4,21,915
Inland Bills- Purchased	13,275	1,066	-2,587	1,066	783	-57
Discounted ⁽⁶⁾	41,323	662	442	662	1,697	9,567
Foreign Bills- Purchased	16,165	133	-1,364	133	2,165	1,388
Discounted	31,635	1,509	-1,674	1,509	2,341	9,365
Cash-Deposit Ratio	8.24					
Investment-Deposit Ratio	31.31					
Credit-Deposit Ratio	73.24					

(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.