

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2008 Apr. 25#	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	45,748	2,165	-3,405	593	4,925	8,380
Borrowings from Banks ⁽¹⁾	30,961	4,881	-1,553	-120	4,662	-2,885
Other Demand and Time Liabilities ⁽²⁾	15,647	432	3,709	-1,767	9,128	-436
Liabilities to Others						
Aggregate Deposits	31,92,192	-4,374	-18,769	51	4,58,427	5,99,028
		(-0.1)	(-0.7)	(—)	(21.5)	(23.1)
Demand	4,60,207	-4,902	-52,059	-56,524	6,026	82,535
Time	27,31,986	528	33,290	56,575	4,52,401	5,16,493
Borrowings ⁽³⁾	1,03,373	435	1,503	-2,484	7,819	16,034
Other Demand and Time Liabilities	2,93,939	-8,210	-11,162	-2,775	39,860	62,866
Borrowings from Reserve Bank	474	15	-2,167	-3,526	4,006	-3,604
Cash in Hand and Balances with Reserve Bank	2,72,318	8,860	9,777	-2,482	60,602	66,181
Cash in Hand	17,770	703	-1,201	92	3,370	2,833
Balances with Reserve Bank	2,54,548	8,157	10,978	-2,574	57,232	63,348
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	35,839	-6,206	-3,346	506	2,585	9,715
Money at Call and Short Notice	14,514	4,413	-2,244	-5,241	920	-1,509
Advances to Banks	4,597	956	-762	828	1,914	-844
Other Assets	27,268	847	-1,225	-5,092	13,443	4,990
Investments⁽⁵⁾	10,14,292	13,473	15,950	41,554	60,635	2,06,825
		(1.3)	(2.0)	(4.3)	(8.1)	(25.6)
Government Securities	9,95,096	13,396	16,202	41,571	63,113	2,02,836
Other Approved Securities	19,196	77	-251	-17	-2,478	3,989
Bank Credit	23,29,066	-11,964	-43,352	-19,427	4,02,059	4,41,229
		(-0.5)	(-2.2)	(-0.8)	(27.1)	(23.4)
Food Credit	41,024	1,895	3,366	-3,375	12,629	-8,863
Non-Food credit	22,88,042	-13,858	-46,718	-16,052	3,89,431	4,50,092
Loans, Cash-credit and Overdrafts	22,29,850	-8,782	-35,055	-19,616	3,95,611	4,21,034
Inland Bills- Purchased	12,767	-508	-3,822	558	863	671
Discounted ⁽⁶⁾	40,852	-471	-608	191	1,308	10,146
Foreign Bills- Purchased	15,669	-496	-2,395	-363	1,438	1,923
Discounted	29,928	-1,706	-1,472	-198	2,840	7,456
Cash-Deposit Ratio	8.53					
Investment-Deposit Ratio	31.77					
Credit-Deposit Ratio	72.96					

(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.