

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2008 May 9#	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	42,884	-2,863	-2,977	-2,271	5,407	5,090
Borrowings from Banks ⁽¹⁾	29,494	-1,467	-6,095	-1,587	1,093	190
Other Demand and Time Liabilities ⁽²⁾	19,316	3,668	4,376	1,901	8,146	2,565
Liabilities to Others						
Aggregate Deposits	32,20,799	28,607	-14,287	28,658	4,72,188	6,23,152
		(0.9)	(-0.5)	(0.9)	(22.2)	(24.0)
Demand	4,55,352	-4,855	-63,813	-61,379	35,152	89,434
Time	27,65,447	33,462	49,527	90,037	4,37,036	5,33,718
Borrowings ⁽³⁾	99,469	-3,904	1,313	-6,388	7,396	12,320
Other Demand and Time Liabilities	2,90,066	-3,873	-16,671	-6,648	37,905	64,503
Borrowings from Reserve Bank	167	-307	-5,873	-3,833	299	-204
Cash in Hand and Balances with Reserve Bank	2,87,356	15,038	-10,199	12,556	54,088	1,01,194
Cash in Hand	17,857	86	-1,091	179	3,086	2,809
Balances with Reserve Bank	2,69,500	14,952	-9,108	12,378	51,002	98,386
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	34,727	-1,112	-2,660	-606	3,156	7,918
Money at Call and Short Notice	14,880	366	-5,331	-4,875	1,123	1,944
Advances to Banks	3,471	-1,126	-1,311	-298	1,729	-1,421
Other Assets	31,400	4,132	-827	-959	13,047	8,724
Investments⁽⁵⁾	10,13,948	-343	21,897	41,210	72,890	2,00,535
		(-)	(2.8)	(4.2)	(9.8)	(24.7)
Government Securities	9,94,760	-336	22,174	41,234	74,904	1,96,527
Other Approved Securities	19,189	-7	-277	-24	-2,014	4,008
Bank Credit	23,46,656	17,590	-42,618	-1,838	4,00,924	4,58,085
		(0.8)	(-2.2)	(-0.1)	(27.0)	(24.3)
Food Credit	50,042	9,018	884	5,643	8,930	2,638
Non-Food credit	22,96,614	8,572	-43,502	-7,481	3,91,994	4,55,447
Loans, Cash-credit and Overdrafts	22,48,578	18,729	-33,580	-887	3,94,617	4,38,287
Inland Bills- Purchased	12,612	-155	-4,107	403	917	800
Discounted ⁽⁶⁾	40,922	70	-1,269	261	1,212	10,877
Foreign Bills- Purchased	15,652	-17	-1,832	-381	2,257	1,342
Discounted	28,892	-1,036	-1,831	-1,234	1,921	6,780
Cash-Deposit Ratio	8.92					
Investment-Deposit Ratio	31.48					
Credit-Deposit Ratio	72.86					

(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.