

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2008 May 23#	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	41,925	-960	-4,905	-3,230	4,429	6,058
Borrowings from Banks ⁽¹⁾	26,511	-2,983	-6,672	-4,570	-995	-2,216
Other Demand and Time Liabilities ⁽²⁾	24,258	4,943	5,828	6,844	9,608	6,057
Liabilities to Others						
Aggregate Deposits	32,35,532	14,733	-1,363	43,391	4,73,562	6,24,962
		(0.5)	(-0.1)	(1.4)	(22.2)	(23.9)
Demand	4,53,323	-2,029	-61,336	-63,408	36,758	84,928
Time	27,82,210	16,762	59,973	1,06,799	4,36,804	5,40,034
Borrowings ⁽³⁾	1,03,273	3,804	-1,994	-2,584	5,883	19,431
Other Demand and Time Liabilities	2,88,842	-1,224	-20,819	-7,872	29,646	67,427
Borrowings from Reserve Bank	166	-1	-3,106	-3,834	3,137	-2,973
Cash in Hand and Balances with Reserve Bank	2,81,739	-5,617	5,527	6,939	67,013	79,852
Cash in Hand	18,612	755	-487	934	3,336	2,960
Balances with Reserve Bank	2,63,128	-6,372	6,014	6,006	63,678	76,892
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	34,175	-552	-2,947	-1,158	3,425	7,653
Money at Call and Short Notice	11,576	-3,304	-4,889	-8,179	49	-1,803
Advances to Banks	3,447	-24	-1,885	-321	979	-871
Other Assets	37,481	6,081	1,196	5,122	14,251	12,782
Investments⁽⁵⁾	10,20,180	6,232	22,883	47,442	68,564	2,05,781
		(0.6)	(2.9)	(4.9)	(9.2)	(25.3)
Government Securities	10,00,887	6,128	23,654	47,362	71,315	2,01,176
Other Approved Securities	19,293	104	-770	80	-2,751	4,605
Bank Credit	23,64,417	17,761	-47,469	15,923	3,90,287	4,80,697
		(0.8)	(-2.5)	(0.7)	(26.1)	(25.5)
Food Credit	54,343	4,301	-1,657	9,944	5,802	9,479
Non-Food credit	23,10,074	13,460	-45,813	5,980	3,84,485	4,71,218
Loans, Cash-credit and Overdrafts	22,64,312	15,734	-36,137	14,847	3,85,946	4,56,578
Inland Bills- Purchased	12,369	-242	-4,443	161	1,097	893
Discounted ⁽⁶⁾	41,563	641	-1,206	902	1,342	11,455
Foreign Bills- Purchased	16,240	588	-3,092	207	1,059	3,190
Discounted	29,933	1,041	-2,592	-193	844	8,580
Cash-Deposit Ratio	8.71					
Investment-Deposit Ratio	31.53					
Credit-Deposit Ratio	73.08					

(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.