

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

(Rs. crore)

<i>Item</i>	Outstanding as on 2008 Jun. 6#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2007-2008	2008-2009	2007	2008
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	43,007	1,082	-4,007	-3,772	4,672	6,242
Borrowings from Banks <sup>(1)</sup>	27,095	584	-10,084	-5,901	-3,073	1,780
Other Demand and Time Liabilities <sup>(2)</sup>	22,921	-1,337	2,857	4,542	7,529	7,690
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>32,56,979</b>	<b>21,447</b>	<b>31,436</b>	<b>60,040</b>	<b>4,99,034</b>	<b>6,13,610</b>
		<b>(0.7)</b>	<b>(1.2)</b>	<b>(1.9)</b>	<b>(23.3)</b>	<b>(23.2)</b>
Demand	4,55,349	2,026	-54,973	-68,961	47,085	80,591
Time	28,01,631	19,421	86,410	1,29,001	4,51,949	5,33,018
Borrowings <sup>(3)</sup>	1,08,947	5,674	-4,869	2,443	-326	27,980
Other Demand and Time Liabilities	2,94,542	5,701	-21,464	-3,813	23,627	73,773
<b>Borrowings from Reserve Bank</b>	<b>528</b>	<b>362</b>	<b>-6,144</b>	<b>-3,472</b>	<b>99</b>	<b>427</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,01,132</b>	<b>19,392</b>	<b>16,000</b>	<b>25,966</b>	<b>77,228</b>	<b>88,771</b>
Cash in Hand	19,890	1,278	-1,069	1,846	3,691	4,820
Balances with Reserve Bank	2,81,242	18,114	17,069	24,120	73,537	83,950
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	33,896	-279	-2,598	-2,121	2,415	7,024
Money at Call and Short Notice	15,144	3,568	-7,430	-4,782	-1,076	4,307
Advances to Banks	3,336	-111	-2,407	-443	648	-460
Other Assets	36,541	-940	-1,803	5,385	11,071	14,841
<b>Investments<sup>(5)</sup></b>	<b>10,26,355</b>	<b>6,175</b>	<b>26,938</b>	<b>54,640</b>	<b>68,943</b>	<b>2,07,901</b>
		<b>(0.6)</b>	<b>(3.4)</b>	<b>(5.6)</b>	<b>(9.2)</b>	<b>(25.4)</b>
Government Securities	10,07,069	6,181	27,358	48,407	71,035	2,03,653
Other Approved Securities	19,286	-6	-420	6,233	-2,092	4,248
<b>Bank Credit</b>	<b>23,80,418</b>	<b>16,001</b>	<b>-40,435</b>	<b>18,504</b>	<b>3,83,649</b>	<b>4,89,663</b>
		<b>(0.7)</b>	<b>(-2.1)</b>	<b>(0.8)</b>	<b>(25.5)</b>	<b>(25.9)</b>
Food Credit	49,237	-5,105	-3,079	4,838	2,896	5,796
Non-Food credit	23,31,180	21,106	-37,356	13,666	3,80,753	4,83,867
Loans, Cash-credit and Overdrafts	22,71,357	7,045	-29,540	9,781	3,78,969	4,57,027
Inland Bills- Purchased	12,785	416	-4,100	191	1,701	967
Discounted <sup>(6)</sup>	45,923	4,360	-1,137	5,369	1,191	15,746
Foreign Bills- Purchased	19,388	3,148	-3,457	2,889	496	6,703
Discounted	30,964	1,032	-2,201	273	1,292	9,222
<b>Cash-Deposit Ratio</b>	<b>9.25</b>					
<b>Investment-Deposit Ratio</b>	<b>31.51</b>					
<b>Credit-Deposit Ratio</b>	<b>73.09</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.