

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2008 Jun. 27#	Variation over				
		Month	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	46,888	4,963	-4,853	110	4,103	10,969
Borrowings from Banks ⁽¹⁾	34,938	8,427	-10,545	1,942	-5,587	10,084
Other Demand and Time Liabilities ⁽²⁾	28,074	3,816	3,108	9,695	7,796	12,592
Liabilities to Others						
Aggregate Deposits	32,79,468	43,935	1,06,646	82,528	5,36,617	5,60,889
		(1.4)	(4.1)	(2.6)	(24.6)	(20.6)
Demand	4,61,764	8,442	-27,447	-62,545	69,032	59,481
Time	28,17,703	35,493	1,34,093	1,45,074	4,67,585	5,01,408
Borrowings ⁽³⁾	1,08,620	5,347	-3,309	2,116	-1,853	26,094
Other Demand and Time Liabilities	2,90,599	1,757	-17,949	-7,757	28,039	66,314
Borrowings from Reserve Bank	3,096	2,930	-6,244	-904	-1	3,095
Cash in Hand and Balances with Reserve Bank	3,25,207	43,468	18,835	50,041	87,781	1,10,012
Cash in Hand	19,245	633	-536	1,201	3,904	3,642
Balances with Reserve Bank	3,05,963	42,835	19,370	48,841	83,877	1,06,370
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	34,199	24	-1,090	-1,817	2,406	5,820
Money at Call and Short Notice	22,256	10,680	-6,559	2,330	-2,409	10,548
Advances to Banks	3,442	-6	-2,476	-338	314	-285
Other Assets	38,690	1,209	-1,276	7,535	10,294	16,463
Investments⁽⁵⁾	9,89,717	-30,463	57,653	18,002	79,938	1,40,548
		(-3.0)	(7.3)	(1.9)	(10.4)	(16.6)
Government Securities	9,70,779	-30,108	58,094	12,117	81,310	1,36,627
Other Approved Securities	18,938	-355	-441	5,885	-1,372	3,921
Bank Credit	24,13,071	48,654	-14,812	51,157	3,75,483	4,96,693
		(2.1)	(-0.8)	(2.2)	(24.4)	(25.9)
Food Credit	50,636	-3,706	-2,292	6,237	6,374	6,408
Non-Food credit	23,62,434	52,360	-12,519	44,920	3,69,109	4,90,285
Loans, Cash-credit and Overdrafts	23,11,064	46,752	-5,847	49,488	3,71,158	4,73,040
Inland Bills- Purchased	11,882	-487	-3,887	-712	1,799	-150
Discounted ⁽⁶⁾	43,171	1,608	120	2,618	2,481	11,738
Foreign Bills- Purchased	16,954	714	-3,006	455	83	3,818
Discounted	30,000	67	-2,192	-691	-38	8,248
Cash-Deposit Ratio	9.92					
Investment-Deposit Ratio	30.18					
Credit-Deposit Ratio	73.58					

(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.

Notes : 1. Includes the impact of mergers since May 3, 2002.

2. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

3. Year on year variation for the year 2008 are over the level of reporting Friday of the previous year.