

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

(Rs. crore)

Item	Outstanding as on 2008 Jul. 4#	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	41,111	-222	-4,853	-5,667	4,103	5,192
Borrowings from Banks <sup>(1)</sup>	29,589	4,757	-10,545	-3,407	-5,587	4,736
Other Demand and Time Liabilities <sup>(2)</sup>	32,971	10,040	3,108	14,591	7,796	17,489
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>33,08,225</b>	<b>58,449</b>	<b>1,06,646</b>	<b>1,11,286</b>	<b>5,36,617</b>	<b>5,89,646</b>
		(1.8)	(4.1)	(3.5)	(24.6)	(21.7)
Demand	4,70,812	22,563	-27,447	-53,497	69,032	68,528
Time	28,37,413	35,886	1,34,093	1,64,783	4,67,585	5,21,118
Borrowings <sup>(3)</sup>	1,03,569	-1,271	-3,309	-2,936	-1,853	21,042
Other Demand and Time Liabilities	3,00,880	6,234	-17,949	2,525	28,039	76,595
<b>Borrowings from Reserve Bank</b>	<b>1,538</b>	<b>-74</b>	<b>-6,244</b>	<b>-2,462</b>	<b>-1</b>	<b>1,537</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,88,473</b>	<b>-12,701</b>	<b>18,835</b>	<b>13,307</b>	<b>87,781</b>	<b>73,278</b>
Cash in Hand	18,991	-783	-536	947	3,904	3,388
Balances with Reserve Bank	2,69,482	-11,918	19,370	12,360	83,877	69,889
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	34,201	471	-1,090	-1,815	2,406	5,822
Money at Call and Short Notice	15,039	2,494	-6,559	-4,887	-2,409	3,331
Advances to Banks	3,407	126	-2,476	-372	314	-319
Other Assets	43,994	5,702	-1,276	12,838	10,294	21,767
<b>Investments<sup>(5)</sup></b>	<b>10,15,382</b>	<b>7,434</b>	<b>57,653</b>	<b>43,667</b>	<b>79,938</b>	<b>1,66,213</b>
		(0.7)	(7.3)	(4.5)	(10.4)	(19.6)
Government Securities	9,96,627	7,902	58,094	37,966	81,310	1,62,475
Other Approved Securities	18,755	-468	-441	5,701	-1,372	3,738
<b>Bank Credit</b>	<b>24,08,579</b>	<b>16,132</b>	<b>-14,812</b>	<b>46,666</b>	<b>3,75,483</b>	<b>4,92,202</b>
		(0.7)	(-0.8)	(2.0)	(24.4)	(25.7)
Food Credit	50,721	574	-2,292	6,322	6,374	6,493
Non-Food credit	23,57,859	15,558	-12,519	40,344	3,69,109	4,85,709
Loans, Cash-credit and Overdrafts	23,08,962	15,842	-5,847	47,386	3,71,158	4,70,938
Inland Bills- Purchased	12,075	372	-3,887	-519	1,799	43
Discounted <sup>(6)</sup>	43,703	864	120	3,150	2,481	12,269
Foreign Bills- Purchased	15,691	-1,184	-3,006	-808	83	2,555
Discounted	28,149	239	-2,192	-2,542	-38	6,397
<b>Cash-Deposit Ratio</b>	<b>8.72</b>					
<b>Investment-Deposit Ratio</b>	<b>30.69</b>					
<b>Credit-Deposit Ratio</b>	<b>72.81</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.