

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2008 Jul. 18#	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	39,998	-1,114	-4,262	-6,781	5,914	3,488
Borrowings from Banks ⁽¹⁾	30,116	526	-10,955	-2,880	-3,468	5,672
Other Demand and Time Liabilities ⁽²⁾	30,995	-1,976	4,042	12,616	8,248	14,579
Liabilities to Others						
Aggregate Deposits	33,06,351	-1,874	1,21,559	1,09,412	5,38,797	5,72,859
		(-0.1)	(4.7)	(3.4)	(24.5)	(21.0)
Demand	4,48,367	-22,445	-37,210	-75,943	65,917	55,847
Time	28,57,984	20,571	1,58,769	1,85,355	4,72,880	5,17,012
Borrowings ⁽³⁾	1,00,324	-3,245	-3,154	-6,180	288	17,642
Other Demand and Time Liabilities	2,96,593	-4,287	-20,069	-1,762	37,184	74,428
Borrowings from Reserve Bank	4,068	2,530	-6,244	68	-1	4,067
Cash in Hand and Balances with Reserve Bank	3,20,960	32,488	32,249	45,794	97,713	92,351
Cash in Hand	19,137	146	-413	1,093	3,783	3,411
Balances with Reserve Bank	3,01,824	32,342	32,661	44,702	93,930	88,941
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	35,205	1,004	-1,114	-811	3,637	6,849
Money at Call and Short Notice	12,994	-2,045	-6,731	-6,932	713	1,458
Advances to Banks	2,419	-988	-2,805	-1,360	-67	-979
Other Assets	42,045	-1,949	-1,547	10,889	9,743	20,089
Investments⁽⁵⁾	9,90,409	-24,973	62,444	18,694	90,231	1,36,449
		(-2.5)	(7.9)	(1.9)	(11.8)	(16.0)
Government Securities	9,71,824	-24,803	62,968	13,163	91,443	1,32,798
Other Approved Securities	18,585	-170	-525	5,531	-1,212	3,651
Bank Credit	24,07,860	-720	-17,135	45,946	3,65,947	4,93,805
		(-)	(-0.9)	(1.9)	(23.6)	(25.8)
Food Credit	50,360	-361	-5,224	5,961	5,240	9,063
Non-Food credit	23,57,500	-359	-11,910	39,986	3,60,707	4,84,742
Loans, Cash-credit and Overdrafts	23,09,017	56	-8,093	47,441	3,61,352	4,73,240
Inland Bills- Purchased	12,074	-1	-4,407	-520	1,915	563
Discounted ⁽⁶⁾	43,523	-180	748	2,970	2,917	11,462
Foreign Bills- Purchased	17,629	1,938	-3,342	1,130	311	4,829
Discounted	25,616	-2,533	-2,040	-5,075	-548	3,712
Cash-Deposit Ratio	9.71					
Investment-Deposit Ratio	29.95					
Credit-Deposit Ratio	72.83					

(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.