

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

(Rs. crore)

Item	Outstanding as on 2008 Aug. 1#	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	39,834	-163	-5,209	-6,944	4,117	4,272
Borrowings from Banks <sup>(1)</sup>	31,006	890	-8,649	-1,990	-1,287	4,256
Other Demand and Time Liabilities <sup>(2)</sup>	28,547	-2,448	4,064	10,168	8,374	12,109
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>33,49,390</b>	<b>43,039</b>	<b>1,57,896</b>	<b>1,52,451</b>	<b>5,42,705</b>	<b>5,79,561</b>
		(1.3)	(6.0)	(4.8)	(24.4)	(20.9)
Demand	4,62,720	14,353	-22,744	-61,589	76,838	55,734
Time	28,86,670	28,686	1,80,640	2,14,040	4,65,867	5,23,827
Borrowings <sup>(3)</sup>	1,02,498	2,174	-3,812	-4,006	-2,978	20,474
Other Demand and Time Liabilities	2,87,594	-8,999	5,367	-10,761	54,079	39,993
<b>Borrowings from Reserve Bank</b>	<b>2,289</b>	<b>-1,779</b>	<b>-6,245</b>	<b>-1,711</b>	<b>—</b>	<b>2,289</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,23,993</b>	<b>3,033</b>	<b>58,902</b>	<b>48,827</b>	<b>1,23,287</b>	<b>68,731</b>
Cash in Hand	19,743	606	-506	1,699	3,978	4,110
Balances with Reserve Bank	3,04,250	2,426	59,407	47,128	1,19,309	64,621
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	34,591	-614	-963	-1,425	3,480	6,085
Money at Call and Short Notice	17,394	4,400	-5,958	-2,531	875	5,085
Advances to Banks	3,258	839	-3,043	-521	-311	99
Other Assets	39,412	-2,633	-997	8,256	10,215	16,905
<b>Investments<sup>(5)</sup></b>	<b>10,02,447</b>	<b>12,038</b>	<b>75,730</b>	<b>30,732</b>	<b>96,200</b>	<b>1,35,201</b>
		(1.2)	(9.6)	(3.2)	(12.5)	(15.6)
Government Securities	9,83,833	12,009	76,246	25,171	97,467	1,31,528
Other Approved Securities	18,614	29	-517	5,561	-1,267	3,673
<b>Bank Credit</b>	<b>24,27,592</b>	<b>19,732</b>	<b>-1,787</b>	<b>65,678</b>	<b>3,64,747</b>	<b>4,98,190</b>
		(0.8)	(-0.1)	(2.8)	(23.3)	(25.8)
Food Credit	44,348	-6,011	-5,198	-51	5,034	3,026
Non-Food credit	23,83,243	25,743	3,411	65,729	3,59,713	4,95,163
Loans, Cash-credit and Overdrafts	23,28,313	19,295	5,168	66,737	3,58,628	4,79,274
Inland Bills- Purchased	11,652	-422	-3,891	-942	2,001	-376
Discounted <sup>(6)</sup>	43,321	-202	1,648	2,768	4,070	10,359
Foreign Bills- Purchased	18,093	464	-4,237	1,593	-789	6,188
Discounted	26,213	598	-475	-4,478	837	2,744
<b>Cash-Deposit Ratio</b>	<b>9.67</b>					
<b>Investment-Deposit Ratio</b>	<b>29.93</b>					
<b>Credit-Deposit Ratio</b>	<b>72.48</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.