

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

(Rs. crore)

Item	Outstanding as on 2008 Aug. 15#	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	40,741	907	-5,165	-6,037	4,050	5,134
Borrowings from Banks <sup>(1)</sup>	35,699	4,693	-3,912	2,703	2,929	4,213
Other Demand and Time Liabilities <sup>(2)</sup>	28,848	301	3,022	10,469	7,439	13,452
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>33,38,189</b>	<b>-11,201</b>	<b>1,32,530</b>	<b>1,41,250</b>	<b>5,10,453</b>	<b>5,93,726</b>
		<b>(-0.3)</b>	<b>(5.1)</b>	<b>(4.4)</b>	<b>(22.8)</b>	<b>(21.6)</b>
Demand	4,45,058	-17,663	-48,034	-79,252	44,731	63,361
Time	28,93,131	6,461	1,80,564	2,20,502	4,65,722	5,30,365
Borrowings <sup>(3)</sup>	99,343	-3,155	213	-7,161	1,598	13,294
Other Demand and Time Liabilities	2,93,633	6,039	-1,842	-4,722	50,325	53,241
<b>Borrowings from Reserve Bank</b>	<b>5,361</b>	<b>3,072</b>	<b>-3,985</b>	<b>1,361</b>	<b>2,260</b>	<b>3,102</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,35,734</b>	<b>11,741</b>	<b>21,751</b>	<b>60,568</b>	<b>82,707</b>	<b>1,17,622</b>
Cash in Hand	19,551	-192	81	1,507	3,465	3,331
Balances with Reserve Bank	3,16,183	11,933	21,669	59,061	79,242	1,14,292
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	33,861	-730	-2,808	-2,155	1,741	7,201
Money at Call and Short Notice	18,553	1,159	-1,216	-1,373	2,387	1,502
Advances to Banks	3,321	62	-3,171	-459	-910	289
Other Assets	42,970	3,558	-2,410	11,814	9,010	21,877
<b>Investments<sup>(5)</sup></b>	<b>9,98,601</b>	<b>-3,845</b>	<b>1,13,231</b>	<b>26,887</b>	<b>1,46,640</b>	<b>93,854</b>
		<b>(-0.4)</b>	<b>(14.3)</b>	<b>(2.8)</b>	<b>(19.3)</b>	<b>(10.4)</b>
Government Securities	9,79,943	-3,889	1,14,162	21,282	1,48,304	89,723
Other Approved Securities	18,658	44	-931	5,605	-1,664	4,131
<b>Bank Credit</b>	<b>24,40,078</b>	<b>12,486</b>	<b>7,042</b>	<b>78,164</b>	<b>3,64,204</b>	<b>5,01,846</b>
		<b>(0.5)</b>	<b>(0.4)</b>	<b>(3.3)</b>	<b>(23.1)</b>	<b>(25.9)</b>
Food Credit	44,053	-296	-8,162	-346	1,824	5,694
Non-Food credit	23,96,025	12,782	15,204	78,511	3,62,380	4,96,152
Loans, Cash-credit and Overdrafts	23,39,781	11,469	13,187	78,205	3,56,966	4,82,724
Inland Bills- Purchased	11,682	30	-4,024	-912	2,545	-213
Discounted <sup>(6)</sup>	42,625	-696	1,643	2,072	4,057	9,668
Foreign Bills- Purchased	18,004	-89	-4,391	1,504	-905	6,253
Discounted	27,986	1,773	628	-2,705	1,542	3,414
<b>Cash-Deposit Ratio</b>	<b>10.06</b>					
<b>Investment-Deposit Ratio</b>	<b>29.91</b>					
<b>Credit-Deposit Ratio</b>	<b>73.10</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.