

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2008 Aug. 29#	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	39,772	-969	-6,768	-7,006	2,276	5,769
Borrowings from Banks ⁽¹⁾	34,886	-813	-7,394	1,890	-2,042	6,881
Other Demand and Time Liabilities ⁽²⁾	30,120	1,272	3,198	11,740	7,672	14,548
Liabilities to Others						
Aggregate Deposits	33,91,461	53,272	1,64,916	1,94,522	5,21,276	6,14,612
		(1.6)	(6.3)	(6.1)	(23.1)	(22.1)
Demand	4,69,389	24,331	-35,837	-54,921	54,071	75,495
Time	29,22,073	28,942	2,00,754	2,49,443	4,67,205	5,39,117
Borrowings ⁽³⁾	1,05,898	6,556	2,943	-606	5,848	17,120
Other Demand and Time Liabilities	2,87,646	-5,987	-465	-10,709	47,983	45,878
Borrowings from Reserve Bank	2,087	-3,275	-6,153	-1,913	92	1,995
Cash in Hand and Balances with Reserve Bank	3,32,280	-3,454	42,247	57,114	1,02,261	93,672
Cash in Hand	21,062	1,512	736	3,018	4,437	4,188
Balances with Reserve Bank	3,11,217	-4,966	41,511	54,095	97,824	89,484
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	33,234	-628	-1,851	-2,783	1,986	5,616
Money at Call and Short Notice	19,436	883	-4,770	-490	-1,320	5,938
Advances to Banks	3,751	431	-3,196	-28	-523	744
Other Assets	45,744	2,775	-1,965	14,589	9,229	24,207
Investments⁽⁵⁾	10,18,438	19,837	1,12,277	46,723	1,37,531	1,14,646
		(2.0)	(14.2)	(4.8)	(17.9)	(12.7)
Government Securities	9,99,822	19,879	1,13,370	41,161	1,39,262	1,10,394
Other Approved Securities	18,616	-42	-1,094	5,562	-1,732	4,251
Bank Credit	24,58,334	18,256	31,120	96,420	3,66,095	4,96,025
		(0.7)	(1.6)	(4.1)	(22.9)	(25.3)
Food Credit	44,343	291	-8,031	-56	1,961	5,853
Non-Food credit	24,13,991	17,965	39,151	96,476	3,64,133	4,90,171
Loans, Cash-credit and Overdrafts	23,56,081	16,300	36,310	94,505	3,60,018	4,75,900
Inland Bills- Purchased	11,913	232	-3,581	-681	2,710	-424
Discounted ⁽⁶⁾	43,398	773	1,454	2,844	3,716	10,630
Foreign Bills- Purchased	17,970	-33	-4,178	1,471	-1,612	6,006
Discounted	28,971	985	1,115	-1,720	1,264	3,912
Cash-Deposit Ratio	9.80					
Investment-Deposit Ratio	30.03					
Credit-Deposit Ratio	72.49					

(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.