

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2008 Sep. 26#	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	42,440	1,633	-1,973	-4,339	4,633	3,640
Borrowings from Banks ⁽¹⁾	29,467	-4,856	-4,779	-3,529	-4,139	-1,153
Other Demand and Time Liabilities ⁽²⁾	34,883	-2,737	4,959	16,504	9,776	17,551
Liabilities to Others						
Aggregate Deposits	34,42,138	36,761	2,61,801	2,45,198	5,62,024	5,68,403
		(1.1)	(10.0)	(7.7)	(24.3)	(19.8)
Demand	4,96,673	28,283	15,873	-27,637	78,936	51,069
Time	29,45,465	8,478	2,45,928	2,72,835	4,83,089	5,17,334
Borrowings ⁽³⁾	1,09,895	4,903	2,772	3,391	3,922	21,287
Other Demand and Time Liabilities	2,94,315	-1,128	17,708	-4,041	38,200	34,373
Borrowings from Reserve Bank	6,094	3,423	-6,181	2,094	-1,366	6,030
Cash in Hand and Balances with Reserve Bank	3,40,949	4,329	76,296	65,783	1,18,317	68,292
Cash in Hand	22,648	2,155	1,949	4,604	4,095	4,560
Balances with Reserve Bank	3,18,301	2,174	74,347	61,179	1,14,222	63,732
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	36,117	217	343	100	2,216	6,304
Money at Call and Short Notice	15,810	-4,658	-6,477	-4,116	-5,839	4,019
Advances to Banks	2,548	167	-1,501	-1,231	-1,499	-2,154
Other Assets	50,084	-3,547	717	18,928	8,553	25,864
Investments⁽⁵⁾	9,87,240	-17,553	1,17,638	15,526	1,58,344	78,087
		(-1.7)	(14.9)	(1.6)	(21.1)	(8.6)
Government Securities	9,68,533	-17,408	1,19,031	9,871	1,60,387	73,443
Other Approved Securities	18,708	-145	-1,394	5,655	-2,042	4,643
Bank Credit	25,42,467	51,219	1,06,290	1,80,554	3,75,988	5,04,988
		(2.1)	(5.5)	(7.6)	(22.6)	(24.8)
Food Credit	45,175	-15	-9,512	776	3,550	8,167
Non-Food credit	24,97,292	51,234	1,15,802	1,79,777	3,72,438	4,96,821
Loans, Cash-credit and Overdrafts	24,36,890	47,396	1,08,868	1,75,314	3,70,277	4,84,151
Inland Bills- Purchased	12,524	301	-2,768	-70	1,678	-627
Discounted ⁽⁶⁾	43,771	848	1,841	3,218	3,612	10,617
Foreign Bills- Purchased	19,166	633	-2,417	2,667	-1,371	5,441
Discounted	30,116	2,040	768	-575	1,794	5,405
Cash-Deposit Ratio	9.91					
Investment-Deposit Ratio	28.68					
Credit-Deposit Ratio	73.86					

(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.