

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2008 Oct. 10#	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	42,377	-63	-4,198	-4,402	3,448	5,802
Borrowings from Banks ⁽¹⁾	33,522	4,054	-12,164	526	-13,032	10,286
Other Demand and Time Liabilities ⁽²⁾	36,923	2,039	7,101	18,543	11,036	17,448
Liabilities to Others						
Aggregate Deposits	34,69,359	27,221	2,42,163	2,72,420	5,65,124	6,15,263
		(0.8)	(9.3)	(8.5)	(24.7)	(21.6)
Demand	4,87,796	-8,877	-20,248	-36,514	56,856	78,314
Time	29,81,563	36,098	2,62,411	3,08,934	5,08,268	5,36,949
Borrowings ⁽³⁾	1,15,151	5,256	1,558	8,647	2,668	27,758
Other Demand and Time Liabilities	3,07,279	12,964	42,583	8,924	76,047	22,462
Borrowings from Reserve Bank	8,290	2,196	-6,245	4,290	-550	8,290
Cash in Hand and Balances with Reserve Bank	3,43,138	2,189	37,406	67,972	95,567	1,09,372
Cash in Hand	24,816	2,168	-1,056	6,772	1,962	9,734
Balances with Reserve Bank	3,18,322	21	38,462	61,200	93,605	99,638
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	35,989	-127	-630	-27	3,110	7,150
Money at Call and Short Notice	20,708	4,898	-7,801	782	-9,236	10,242
Advances to Banks	2,821	273	-2,609	-959	-1,832	-773
Other Assets	53,008	2,925	3,913	21,853	14,343	25,593
Investments⁽⁵⁾	9,80,916	-6,324	1,56,236	9,201	1,80,581	33,164
		(-0.6)	(19.7)	(0.9)	(23.5)	(3.5)
Government Securities	9,62,000	-6,533	1,57,846	3,338	1,84,137	28,095
Other Approved Securities	18,917	209	-1,610	5,863	-3,556	5,069
Bank Credit	26,07,404	64,937	84,280	2,45,491	3,77,628	5,91,935
		(2.6)	(4.4)	(10.4)	(23.1)	(29.4)
Food Credit	48,895	3,719	-9,501	4,496	3,574	11,876
Non-Food credit	25,58,509	61,218	93,781	2,40,995	3,74,054	5,80,060
Loans, Cash-credit and Overdrafts	25,02,297	65,408	87,951	2,40,722	3,70,613	5,70,475
Inland Bills- Purchased	14,031	1,508	-4,197	1,438	1,867	2,310
Discounted ⁽⁶⁾	42,420	-1,352	785	1,866	2,179	10,321
Foreign Bills- Purchased	18,773	-393	-2,452	2,274	-174	5,083
Discounted	29,883	-234	2,193	-808	3,144	3,746
Cash-Deposit Ratio	9.89					
Investment-Deposit Ratio	28.27					
Credit-Deposit Ratio	75.16					

(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.