

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

(Rs. crore)

Item	Outstanding as on 2008 Oct. 31#	Variation over				
		Month	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	45,198	2,758	-2,285	-1,581	4,339	6,710
Borrowings from Banks <sup>(1)</sup>	42,702	13,234	-8,880	9,706	-3,720	16,183
Other Demand and Time Liabilities <sup>(2)</sup>	40,809	5,926	6,814	22,430	9,860	21,621
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>35,15,439</b>	<b>73,302</b>	<b>3,01,563</b>	<b>3,18,500</b>	<b>6,08,591</b>	<b>6,01,943</b>
		(2.1)	(11.5)	(10.0)	(26.4)	(20.7)
Demand	4,75,164	-21,509	-3,055	-49,146	75,637	48,488
Time	30,40,276	94,811	3,04,618	3,67,646	5,32,954	5,53,456
Borrowings <sup>(3)</sup>	1,16,231	6,337	6,143	9,727	8,471	24,253
Other Demand and Time Liabilities	3,40,897	46,582	50,990	42,542	75,007	47,674
<b>Borrowings from Reserve Bank</b>	<b>8,454</b>	<b>2,360</b>	<b>-6,245</b>	<b>4,454</b>	<b>-20</b>	<b>8,454</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,91,564</b>	<b>-49,385</b>	<b>48,169</b>	<b>16,398</b>	<b>1,15,270</b>	<b>47,034</b>
Cash in Hand	25,791	3,143	1,283	7,747	4,126	8,370
Balances with Reserve Bank	2,65,773	-52,528	46,887	8,651	1,11,144	38,664
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	39,177	3,060	1,400	3,160	4,819	8,307
Money at Call and Short Notice	25,328	9,519	-1,813	5,403	1,569	8,874
Advances to Banks	2,780	231	-2,299	-1,000	-1,249	-1,124
Other Assets	59,666	9,582	4,422	28,510	15,290	31,741
<b>Investments<sup>(5)</sup></b>	<b>10,05,930</b>	<b>18,690</b>	<b>1,55,283</b>	<b>34,216</b>	<b>1,86,824</b>	<b>59,132</b>
		(1.9)	(19.6)	(3.5)	(24.6)	(6.2)
Government Securities	9,87,250	18,717	1,56,964	28,588	1,89,277	54,228
Other Approved Securities	18,681	-27	-1,681	5,627	-2,453	4,904
<b>Bank Credit</b>	<b>26,51,524</b>	<b>1,09,057</b>	<b>1,32,037</b>	<b>2,89,611</b>	<b>3,91,455</b>	<b>5,88,298</b>
		(4.3)	(6.8)	(12.3)	(23.4)	(28.5)
Food Credit	51,473	6,297	-9,800	7,074	-937	14,752
Non-Food credit	26,00,052	1,02,760	1,41,837	2,82,537	3,92,392	5,73,546
Loans, Cash-credit and Overdrafts	25,46,770	1,09,881	1,34,548	2,85,194	3,82,466	5,68,351
Inland Bills- Purchased	13,945	1,421	-4,457	1,351	1,507	2,483
Discounted <sup>(6)</sup>	42,135	-1,636	2,659	1,582	3,282	8,162
Foreign Bills- Purchased	19,219	53	-2,948	2,720	-345	6,025
Discounted	29,455	-662	2,234	-1,236	4,545	3,276
<b>Cash-Deposit Ratio</b>	<b>8.29</b>					
<b>Investment-Deposit Ratio</b>	<b>28.61</b>					
<b>Credit-Deposit Ratio</b>	<b>75.43</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.

**Notes :** 1. Includes the impact of mergers since May 3, 2002.

2. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

3. Year on year variation for the year 2008 are over the level of reporting Friday of the previous year.