

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2008 Nov. 7#	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	45,629	2,330	-2,285	-1,149	4,339	7,142
Borrowings from Banks ⁽¹⁾	28,204	-8,503	-8,880	-4,792	-3,720	1,685
Other Demand and Time Liabilities ⁽²⁾	32,578	-8,165	6,814	14,198	9,860	13,390
Liabilities to Others						
Aggregate Deposits	35,16,977	30,756	3,01,563	3,20,038	6,08,591	6,03,481
		(0.9)	(11.5)	(10.0)	(26.4)	(20.7)
Demand	4,54,184	-17,561	-3,055	-70,125	75,637	27,508
Time	30,62,793	48,318	3,04,618	3,90,163	5,32,954	5,75,972
Borrowings ⁽³⁾	1,06,004	-9,815	6,143	-500	8,471	14,025
Other Demand and Time Liabilities	3,05,678	-1,343	50,990	7,323	75,007	12,455
Borrowings from Reserve Bank	3,058	2,373	-6,245	-942	-20	3,058
Cash in Hand and Balances with Reserve Bank	2,23,458	-10,455	48,169	-51,708	1,15,270	-21,072
Cash in Hand	23,673	-316	1,283	5,630	4,126	6,252
Balances with Reserve Bank	1,99,785	-10,139	46,887	-57,337	1,11,144	-27,324
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	40,063	2,113	1,400	4,047	4,819	9,194
Money at Call and Short Notice	16,543	-4,222	-1,813	-3,383	1,569	89
Advances to Banks	2,693	-1,167	-2,299	-1,086	-1,249	-1,211
Other Assets	51,331	-9,541	4,422	20,175	15,290	23,407
Investments⁽⁵⁾	10,71,079	18,845	1,55,283	99,364	1,86,824	1,24,280
		(1.8)	(19.6)	(10.2)	(24.6)	(13.1)
Government Securities	10,52,160	18,934	1,56,964	93,498	1,89,277	1,19,138
Other Approved Securities	18,919	-89	-1,681	5,865	-2,453	5,142
Bank Credit	26,34,893	19,852	1,32,037	2,72,980	3,91,455	5,71,667
		(0.8)	(6.8)	(11.6)	(23.4)	(27.7)
Food Credit	51,574	3,320	-9,800	7,175	-937	14,854
Non-Food credit	25,83,319	16,532	1,41,837	2,65,804	3,92,392	5,56,813
Loans, Cash-credit and Overdrafts	25,31,381	21,091	1,34,548	2,69,805	3,82,466	5,52,962
Inland Bills- Purchased	13,279	-263	-4,457	685	1,507	1,817
Discounted ⁽⁶⁾	41,924	-586	2,659	1,370	3,282	7,951
Foreign Bills- Purchased	18,609	-147	-2,948	2,110	-345	5,415
Discounted	29,700	-244	2,234	-991	4,545	3,522
Cash-Deposit Ratio	6.35					
Investment-Deposit Ratio	30.45					
Credit-Deposit Ratio	74.92					

(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.