

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2008 Nov. 21#	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	45,762	132	-4,723	-1,017	2,958	9,713
Borrowings from Banks ⁽¹⁾	28,906	701	-10,144	-4,090	-7,223	3,650
Other Demand and Time Liabilities ⁽²⁾	43,756	11,178	5,567	25,377	9,165	25,815
Liabilities to Others						
Aggregate Deposits	35,19,593	2,616	3,10,066	3,22,654	5,90,727	5,97,594
		(0.1)	(11.9)	(10.1)	(25.3)	(20.5)
Demand	4,42,621	-11,563	5,385	-81,689	78,624	7,505
Time	30,76,972	14,180	3,04,681	4,04,343	5,12,103	5,90,088
Borrowings ⁽³⁾	1,11,957	5,953	3,100	5,453	5,460	23,021
Other Demand and Time Liabilities	2,98,871	-6,807	17,267	516	52,432	39,370
Borrowings from Reserve Bank	6,794	3,736	-6,076	2,794	165	6,625
Cash in Hand and Balances with Reserve Bank	2,34,137	10,679	48,453	-41,029	99,820	-10,677
Cash in Hand	22,726	-948	2,149	4,682	5,043	4,438
Balances with Reserve Bank	2,11,411	11,626	46,304	-45,711	94,777	-15,115
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	38,378	-1,685	848	2,362	5,833	8,061
Money at Call and Short Notice	17,304	761	-4,841	-2,622	-4,109	3,878
Advances to Banks	2,432	-261	-2,650	-1,347	-1,612	-1,121
Other Assets	63,597	12,266	5,990	32,441	17,031	34,104
Investments⁽⁵⁾	10,68,911	-2,168	1,71,639	97,196	1,98,272	1,05,755
		(-0.2)	(21.7)	(10.0)	(25.9)	(11.0)
Government Securities	10,49,958	-2,202	1,73,461	91,296	2,00,351	1,00,439
Other Approved Securities	18,953	34	-1,821	5,899	-2,080	5,316
Bank Credit	26,32,700	-2,193	1,41,556	2,70,787	3,89,489	5,59,955
		(-0.1)	(7.3)	(11.5)	(23.1)	(27.0)
Food Credit	49,391	-2,183	-8,823	4,992	-982	11,694
Non-Food credit	25,83,309	-9	1,50,380	2,65,795	3,90,471	5,48,261
Loans, Cash-credit and Overdrafts	25,34,448	3,067	1,43,880	2,72,873	3,80,027	5,46,697
Inland Bills- Purchased	12,835	-443	-5,376	241	1,025	2,292
Discounted ⁽⁶⁾	38,463	-3,461	2,661	-2,090	3,036	4,488
Foreign Bills- Purchased	17,947	-662	-3,005	1,448	-177	4,810
Discounted	29,007	-694	3,396	-1,684	5,579	1,667
Cash-Deposit Ratio	6.65					
Investment-Deposit Ratio	30.37					
Credit-Deposit Ratio	74.80					

(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.