

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2008 Nov. 28#	Variation over				
		Month	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	47,314	2,116	-4,264	536	2,353	10,806
Borrowings from Banks ⁽¹⁾	37,798	-4,904	-12,270	4,802	-9,888	14,669
Other Demand and Time Liabilities ⁽²⁾	44,194	3,385	5,404	25,815	10,197	26,416
Liabilities to Others						
Aggregate Deposits	36,49,506	1,34,067	3,40,016	4,52,567	5,87,754	6,97,557
		(3.8)	(13.0)	(14.2)	(24.9)	(23.6)
Demand	4,65,349	-9,814	17,126	-58,960	83,796	18,493
Time	31,84,157	1,43,881	3,22,891	5,11,527	5,03,958	6,79,064
Borrowings ⁽³⁾	1,26,469	10,238	21,504	19,965	23,967	19,129
Other Demand and Time Liabilities	3,10,524	-30,374	16,557	12,168	40,900	51,732
Borrowings from Reserve Bank	6,054	-2,400	-5,849	2,054	226	5,658
Cash in Hand and Balances with Reserve Bank	2,63,698	-27,866	71,659	-11,468	1,25,738	-4,322
Cash in Hand	23,652	-2,139	2,293	5,608	6,062	5,221
Balances with Reserve Bank	2,40,046	-25,727	69,367	-17,076	1,19,676	-9,543
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	43,196	4,019	1,972	7,179	6,663	11,755
Money at Call and Short Notice	33,457	8,129	-6,924	13,531	-8,309	22,114
Advances to Banks	3,354	574	-2,888	-426	-1,311	39
Other Assets	67,236	7,570	6,350	36,080	16,955	37,383
Investments⁽⁵⁾	10,99,146	93,216	1,70,128	1,27,431	1,96,441	1,37,502
		(9.3)	(21.5)	(13.1)	(25.7)	(14.3)
Government Securities	10,78,954	91,704	1,71,830	1,20,292	1,98,315	1,31,065
Other Approved Securities	20,193	1,512	-1,703	7,139	-1,873	6,437
Bank Credit	27,21,732	70,208	1,65,818	3,59,819	3,85,443	6,24,725
		(2.6)	(8.6)	(15.2)	(22.5)	(29.8)
Food Credit	50,394	-1,079	-7,554	5,995	-1,399	11,427
Non-Food credit	26,71,339	71,287	1,73,372	3,53,824	3,86,841	6,13,298
Loans, Cash-credit and Overdrafts	26,23,017	76,246	1,66,690	3,61,441	3,75,327	6,12,456
Inland Bills- Purchased	13,491	-453	-5,005	897	1,017	2,578
Discounted ⁽⁶⁾	38,528	-3,608	3,221	-2,026	3,111	3,993
Foreign Bills- Purchased	17,998	-1,221	-3,084	1,499	-848	4,940
Discounted	28,699	-756	3,996	-1,992	6,836	759
Cash-Deposit Ratio	7.23					
Investment-Deposit Ratio	30.12					
Credit-Deposit Ratio	74.58					

(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 2007 are over the level of reporting Friday of the previous year.