

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

(Rs. crore)

<i>Item</i>	Outstanding as on 2008 Dec. 5#	Variation over				
		Fortnight	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	45,344	-418	-3,750	-1,434	2,867	8,322
Borrowings from Banks <sup>(1)</sup>	26,046	-2,860	-13,379	-6,950	-10,998	4,026
Other Demand and Time Liabilities <sup>(2)</sup>	39,269	-4,487	5,973	20,890	10,766	20,921
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>35,54,888</b>	<b>35,294</b>	<b>3,13,119</b>	<b>3,57,949</b>	<b>5,60,857</b>	<b>6,29,835</b>
		(1.0)	(12.0)	(11.2)	(23.7)	(21.5)
Demand	4,42,483	-138	-10,372	-81,826	56,298	23,125
Time	31,12,405	35,432	3,23,491	4,39,775	5,04,559	6,06,711
Borrowings <sup>(3)</sup>	1,08,169	-3,789	6,460	1,664	8,922	15,873
Other Demand and Time Liabilities	3,08,327	9,456	23,029	9,971	47,372	43,064
<b>Borrowings from Reserve Bank</b>	<b>4,518</b>	<b>-2,276</b>	<b>-6,006</b>	<b>518</b>	<b>69</b>	<b>4,279</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,27,840</b>	<b>-6,297</b>	<b>65,477</b>	<b>-47,326</b>	<b>1,19,555</b>	<b>-33,998</b>
Cash in Hand	21,655	-1,071	538	3,611	4,307	4,978
Balances with Reserve Bank	2,06,185	-5,226	64,939	-50,937	1,15,248	-38,976
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	38,589	-389	1,497	2,572	6,188	7,623
Money at Call and Short Notice	12,557	-4,747	-7,443	-7,369	-8,827	1,733
Advances to Banks	2,306	-126	-2,865	-1,473	-1,287	-1,032
Other Assets	58,726	-4,870	5,898	27,571	16,503	29,326
<b>Investments<sup>(5)</sup></b>	<b>11,06,220</b>	<b>37,309</b>	<b>1,63,697</b>	<b>1,34,505</b>	<b>1,90,011</b>	<b>1,51,007</b>
		(3.5)	(20.7)	(13.8)	(24.8)	(15.8)
Government Securities	10,88,292	38,334	1,65,562	1,29,631	1,92,046	1,46,673
Other Approved Securities	17,928	-1,025	-1,864	4,874	-2,035	4,334
<b>Bank Credit</b>	<b>26,42,109</b>	<b>9,409</b>	<b>1,59,039</b>	<b>2,80,195</b>	<b>3,78,663</b>	<b>5,51,881</b>
		(0.4)	(8.2)	(11.9)	(22.1)	(26.4)
Food Credit	51,240	1,849	-7,311	6,841	-1,156	12,031
Non-Food credit	25,90,869	7,560	1,66,350	2,73,355	3,79,820	5,39,850
Loans, Cash-credit and Overdrafts	25,45,423	10,974	1,60,275	2,83,847	3,68,912	5,41,277
Inland Bills- Purchased	12,958	123	-5,330	364	692	2,370
Discounted <sup>(6)</sup>	38,300	-163	2,393	-2,254	2,282	4,593
Foreign Bills- Purchased	18,006	59	-3,270	1,507	-1,035	5,135
Discounted	27,422	-1,585	4,972	-3,269	7,812	-1,494
<b>Cash-Deposit Ratio</b>	<b>6.41</b>					
<b>Investment-Deposit Ratio</b>	<b>31.12</b>					
<b>Credit-Deposit Ratio</b>	<b>74.32</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.

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