

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2008 Dec. 19#	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	45,881	537	-4,654	-897	3,845	9,763
Borrowings from Banks ⁽¹⁾	26,875	830	-14,441	-6,121	-11,950	5,917
Other Demand and Time Liabilities ⁽²⁾	29,289	-9,980	5,641	10,910	9,633	11,274
Liabilities to Others						
Aggregate Deposits	35,48,807	-6,081	3,25,856	3,51,868	5,93,377	6,11,018
		(-0.2)	(12.5)	(11.0)	(25.3)	(20.8)
Demand	4,39,631	-2,852	7,979	-84,679	79,947	1,921
Time	31,09,176	-3,229	3,17,876	4,36,546	5,13,430	6,09,097
Borrowings ⁽³⁾	1,11,813	3,645	10,213	5,309	15,831	15,764
Other Demand and Time Liabilities	3,05,037	-3,290	28,421	6,682	50,430	34,383
Borrowings from Reserve Bank	11,634	7,115	-5,403	7,634	-2,679	10,792
Cash in Hand and Balances with Reserve Bank	2,30,912	3,072	54,379	-44,254	1,09,732	-19,828
Cash in Hand	21,038	-617	678	2,994	3,770	4,222
Balances with Reserve Bank	2,09,874	3,689	53,701	-47,248	1,05,962	-24,049
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	39,931	1,343	3,670	3,915	6,705	6,792
Money at Call and Short Notice	14,056	1,499	-7,876	-5,870	-7,355	3,665
Advances to Banks	2,857	550	-3,119	-923	-2,244	-227
Other Assets	46,470	-12,256	4,611	15,315	15,384	18,356
Investments⁽⁵⁾	10,85,981	-20,239	1,44,419	1,14,266	1,84,876	1,50,046
		(-1.8)	(18.2)	(11.8)	(24.6)	(16.0)
Government Securities	10,68,131	-20,161	1,46,467	1,09,470	1,87,220	1,45,606
Other Approved Securities	17,850	-77	-2,048	4,797	-2,344	4,440
Bank Credit	26,44,528	2,419	1,93,302	2,82,615	3,88,787	5,20,037
		(0.1)	(10.0)	(12.0)	(22.4)	(24.5)
Food Credit	52,110	870	-6,253	7,711	-1,361	11,842
Non-Food credit	25,92,418	1,549	1,99,555	2,74,904	3,90,148	5,08,195
Loans, Cash-credit and Overdrafts	25,48,967	3,544	1,93,611	2,87,391	3,79,956	5,11,485
Inland Bills- Purchased	12,770	-189	-5,492	176	-328	2,342
Discounted ⁽⁶⁾	38,433	133	2,913	-2,120	1,925	4,206
Foreign Bills- Purchased	17,652	-355	-3,505	1,153	-761	5,015
Discounted	26,707	-715	5,775	-3,984	7,995	-3,012
Cash-Deposit Ratio	6.51					
Investment-Deposit Ratio	30.60					
Credit-Deposit Ratio	74.52					

(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.