

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Jan. 2#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2007-2008	2008-2009	2008	2009
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and Time Deposits from Banks	45,956	76	-3,814	-822	3,908	8,999
Borrowings from Banks ⁽¹⁾	24,018	-2,857	-12,051	-8,978	-8,188	671
Other Demand and Time Liabilities ⁽²⁾	28,763	-526	10,156	10,383	13,271	6,232
Liabilities to Others						
Aggregate Deposits	36,18,763	69,956	3,74,013	4,21,824	5,98,499	6,32,817
		(2.0)	(14.3)	(13.2)	(25.1)	(21.2)
Demand	4,59,041	19,410	-3,271	-65,268	59,935	32,582
Time	31,59,722	50,546	3,77,284	4,87,092	5,38,564	6,00,235
Borrowings ⁽³⁾	1,05,212	-6,601	7,021	-1,292	8,994	12,356
Other Demand and Time Liabilities	3,13,558	8,521	23,175	15,203	36,710	48,150
Borrowings from Reserve Bank	7,308	-4325	-6,160	3,308	-1,229	7,223
Cash in Hand and Balances with Reserve Bank	2,20,131	-10,781	50,459	-55,035	1,03,447	-26,689
Cash in Hand	22,270	1,232	1,100	4,226	4,206	5,032
Balances with Reserve Bank	1,97,861	-12,013	49,359	-59,262	99,241	-31,721
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	40,616	685	5,697	4,600	9,373	5,450
Money at Call and Short Notice	14,679	623	-949	-5,247	1,245	-2,640
Advances to Banks	3,368	511	-3,012	-412	-2,448	177
Other Assets	46,222	-249	2,558	15,066	7,510	20,161
Investments⁽⁵⁾	11,48,244	62,262	1,71,536	1,76,529	1,97,511	1,85,192
		(5.7)	(21.7)	(18.2)	(25.8)	(19.2)
Government Securities	11,30,517	62,386	1,73,747	1,71,856	1,99,750	1,80,713
Other Approved Securities	17,726	-124	-2,211	4,673	-2,238	4,479
Bank Credit	26,58,997	14,469	2,12,828	2,97,084	3,77,855	5,14,980
		(0.5)	(11.0)	(12.6)	(21.4)	(24.0)
Food Credit	54,618	2,509	-5,237	10,219	-1,800	13,335
Non-Food credit	26,04,379	11,961	2,18,065	2,86,864	3,79,655	5,01,645
Loans, Cash-credit and Overdrafts	25,63,075	14,108	2,09,448	3,01,499	3,67,573	5,09,756
Inland Bills- Purchased	13,349	580	-4,655	755	-199	2,086
Discounted ⁽⁶⁾	38,395	-38	4,243	-2,159	3,852	2,838
Foreign Bills- Purchased	17,306	-346	-2,344	807	-748	3,508
Discounted	26,872	165	6,136	-3,819	7,378	-3,208
Cash-Deposit Ratio	6.08					
Investment-Deposit Ratio	31.73					
Credit-Deposit Ratio	73.48					

(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.