

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2009 Jan. 16#	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	44,239	-1,718	-1,337	-2,540	4,593	4,803
Borrowings from Banks ⁽¹⁾	28,641	4,623	-11,196	-4,355	-6,821	4,439
Other Demand and Time Liabilities ⁽²⁾	27,952	-811	10,275	9,572	13,503	5,303
Liabilities to Others						
Aggregate Deposits	36,30,079	11,316	4,12,330	4,33,140	6,32,828	6,05,816
		(0.3)	(15.8)	(13.5)	(26.5)	(20.0)
Demand	4,49,383	-9,658	25,820	-74,927	99,492	-6,167
Time	31,80,697	20,974	3,86,510	5,08,067	5,33,336	6,11,984
Borrowings ⁽³⁾	1,09,830	4,618	9,733	3,326	11,529	14,261
Other Demand and Time Liabilities	3,05,433	-8,125	64,544	7,077	97,155	-1,345
Borrowings from Reserve Bank	8,935	1,626	-2,032	4,935	507	4,722
Cash in Hand and Balances with Reserve Bank	2,34,106	13,976	74,475	-41,060	1,18,582	-36,730
Cash in Hand	21,528	-742	2,607	3,484	5,287	2,782
Balances with Reserve Bank	2,12,579	14,718	71,868	-44,543	1,13,295	-39,512
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	40,727	111	7,675	4,710	11,765	3,583
Money at Call and Short Notice	20,141	5,462	-1,532	215	3,715	3,406
Advances to Banks	2,669	-699	-2,663	-1,111	-1,727	-871
Other Assets	47,847	1,625	5,492	16,691	10,122	18,852
Investments⁽⁵⁾	11,40,456	-7,788	1,61,983	1,68,741	1,96,529	1,86,957
		(-0.7)	(20.5)	(17.4)	(26.0)	(19.6)
Government Securities	11,22,820	-7,697	1,64,239	1,64,158	1,98,802	1,82,523
Other Approved Securities	17,636	-91	-2,256	4,582	-2,273	4,434
Bank Credit	26,45,160	-13,837	2,34,373	2,83,247	3,96,599	4,79,597
		(-0.5)	(12.1)	(12.0)	(22.4)	(22.1)
Food Credit	49,695	-4,923	-7,338	5,296	-2,027	10,512
Non-Food credit	25,95,465	-8,914	2,41,711	2,77,950	3,98,626	4,69,085
Loans, Cash-credit and Overdrafts	25,51,438	-11,638	2,30,802	2,89,862	3,85,878	4,76,764
Inland Bills- Purchased	13,367	18	-4,737	773	127	2,185
Discounted ⁽⁶⁾	37,951	-443	4,775	-2,602	4,364	1,863
Foreign Bills- Purchased	17,070	-236	-2,566	571	-824	3,494
Discounted	25,333	-1,539	6,099	-5,358	7,054	-4,709
Cash-Deposit Ratio	6.45					
Investment-Deposit Ratio	31.42					
Credit-Deposit Ratio	72.87					

(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.