

## APPENDIX TABLE 18 : IMPORTANT BANKING INDICATORS - SCHEDULED COMMERCIAL BANKS

(Amount in Rupees crore)

Item	Outstanding as on March 27, 2009	Variations							
		Financial year				April-June			
		2007-08		2008-09		2008-09		2009-10 P	
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8	9	10
<b>1. Gross Demand and Time Liabilities (2+3+4+6)</b>	<b>43,55,682</b>	<b>6,71,405</b>	<b>22.2</b>	<b>6,55,729</b>	<b>17.7</b>	<b>44,239</b>	<b>1.2</b>	<b>1,13,385</b>	<b>2.6</b>
<b>2. Aggregate Deposits (a+b)</b>	<b>38,34,110</b>	<b>5,85,006</b>	<b>22.4</b>	<b>6,37,170</b>	<b>19.9</b>	<b>55,203</b>	<b>1.7</b>	<b>1,32,039</b>	<b>3.4</b>
a. Demand deposits	5,23,085	94,579	22.0	-1,225	-0.2	-77,630	-14.8	-32,461	-6.2
b. Time deposits	33,11,025	4,90,427	22.5	6,38,395	23.9	1,32,833	5.0	1,64,500	5.0
3. Other Borrowings #	1,13,936	20,668	24.1	7,432	7.0	-1,116	-1.0	-15,785	-13.9
4. Other Demand and Time Liabilities	3,07,520	56,122	23.2	9,165	3.1	-4,133	-1.4	6,665	2.2
5. Borrowings from the RBI	11,728	-2,245	-35.9	7,728	193.2	-2,388	-59.7	-9,928	-84.7
6. Inter-bank Liabilities	1,00,116	9,609	10.9	1,962	2.0	-5,715	-5.8	-9,533	-9.5
<b>7. Bank Credit (a+b)</b>	<b>27,75,549</b>	<b>4,30,724</b>	<b>22.3</b>	<b>4,13,636</b>	<b>17.5</b>	<b>31,325</b>	<b>1.3</b>	<b>-5,334</b>	<b>-0.2</b>
a. Food Credit	46,211	-2,121	-4.6	1,812	4.1	5,748	12.9	14,450	31.3
b. Non-food Credit	27,29,338	4,32,846	23.0	4,11,824	17.8	25,577	1.1	-19,784	-0.7
<b>8. Investments (a+b)</b>	<b>11,66,410</b>	<b>1,80,199</b>	<b>22.8</b>	<b>1,94,695</b>	<b>20.0</b>	<b>33,051</b>	<b>3.4</b>	<b>1,25,894</b>	<b>10.8</b>
a. Government securities	11,55,786	1,82,603	23.5	1,97,124	20.6	33,245	3.5	1,19,708	10.4
b. Other approved securities	10,624	-2,405	-15.6	-2,429	-18.6	-194	-1.5	6,186	58.2
9. Cash in hand	20,281	1,905	11.8	2,237	12.4	1,861	10.3	5,939	29.3
10. Balances with the RBI	2,38,195	76,900	42.7	-18,927	-7.4	24,277	9.4	-33,202	-13.9
11. Inter-Bank Assets	1,22,571	13,435	17.3	31,694	34.9	-1,797	-2.0	-11,072	-9.0
12. Credit-Deposit Ratio (%)	72.4		73.6		64.9		56.7		-4.0
13. Non-food Credit-Deposit Ratio (%)	71.2		74.0		64.6		46.3		-15.0
14. Investment-Deposit Ratio (%)	30.4		30.8		30.6		59.9		95.3

P : Provisional.