

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2008 Sep. 12#	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	40,807	1,035	-3,838	-5,971	4,300	3,873
Borrowings from Banks ⁽¹⁾	34,324	-562	-5,704	1,328	-3,193	4,629
Other Demand and Time Liabilities ⁽²⁾	37,620	7,500	2,039	19,241	6,717	23,207
Liabilities to Others						
Aggregate Deposits	34,05,377	13,916	1,68,161	2,08,438	5,28,744	6,25,282
		(0.4)	(6.4)	(6.5)	(23.5)	(22.5)
Demand	4,68,390	-999	-34,293	-55,920	57,095	72,953
Time	29,36,987	14,914	2,02,455	2,64,357	4,71,649	5,52,330
Borrowings ⁽³⁾	1,04,992	-907	1,346	-1,512	2,750	17,810
Other Demand and Time Liabilities	2,95,443	7,797	24,249	-2,912	57,754	28,961
Borrowings from Reserve Bank	2,671	585	-6,154	-1,329	91	2,580
Cash in Hand and Balances with Reserve Bank	3,36,620	4,340	40,978	61,454	91,159	99,281
Cash in Hand	20,492	-570	-65	2,448	3,910	4,419
Balances with Reserve Bank	3,16,128	4,910	41,043	59,005	87,248	94,862
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	35,899	2,665	-1,016	-117	2,371	7,446
Money at Call and Short Notice	20,468	1,033	-4,370	543	-4,056	6,571
Advances to Banks	2,382	-1,370	-3,271	-1,398	-782	-550
Other Assets	53,631	7,886	-499	22,475	10,343	30,627
Investments⁽⁵⁾	10,04,793	-13,645	1,18,649	33,079	1,49,880	94,628
		(-1.3)	(15.0)	(3.4)	(19.7)	(10.4)
Government Securities	9,85,941	-13,882	1,19,896	27,279	1,51,779	89,986
Other Approved Securities	18,853	237	-1,247	5,800	-1,899	4,642
Bank Credit	24,91,248	32,914	44,949	1,29,334	3,67,920	5,15,109
		(1.3)	(2.3)	(5.5)	(22.9)	(26.1)
Food Credit	45,190	847	-8,350	791	1,774	7,020
Non-Food credit	24,46,058	32,067	53,300	1,28,543	3,66,146	5,08,089
Loans, Cash-credit and Overdrafts	23,89,494	33,413	50,380	1,27,918	3,61,621	4,95,243
Inland Bills- Purchased	12,222	309	-4,587	-372	2,027	890
Discounted ⁽⁶⁾	42,923	-475	1,927	2,370	4,326	9,682
Foreign Bills- Purchased	18,533	563	-4,025	2,033	-1,600	6,415
Discounted	28,076	-895	1,253	-2,615	1,546	2,879
Cash-Deposit Ratio	9.88					
Investment-Deposit Ratio	29.51					
Credit-Deposit Ratio	73.16					

(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.