

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2008 Dec. 26#	Variation over				
		Month	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	46,456	706	-3,523	-322	5,042	9,207
Borrowings from Banks ⁽¹⁾	28,461	-8,977	-5,354	-4,535	-9,201	-1,584
Other Demand and Time Liabilities ⁽²⁾	28,769	-15,423	5,788	10,390	9,701	10,607
Liabilities to Others						
Aggregate Deposits	35,69,352	21,412	3,41,729	3,72,413	5,65,518	6,15,690
		(0.6)	(13.1)	(11.6)	(23.7)	(20.8)
Demand	4,57,589	3,043	14,674	-66,720	55,692	13,184
Time	31,11,763	18,369	3,27,055	4,39,133	5,09,826	6,02,505
Borrowings ⁽³⁾	1,25,519	-86	9,662	19,015	15,265	30,021
Other Demand and Time Liabilities	3,06,740	-421	38,407	8,385	57,625	26,099
Borrowings from Reserve Bank	13,516	7,487	-3,967	9,516	-2,616	11,239
Cash in Hand and Balances with Reserve Bank	2,42,721	-13,951	80,054	-32,445	1,09,327	-33,694
Cash in Hand	22,854	-211	2,551	4,810	4,681	4,164
Balances with Reserve Bank	2,19,867	-13,740	77,503	-37,255	1,04,646	-37,858
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	40,113	2,095	4,725	4,097	7,815	5,919
Money at Call and Short Notice	18,600	-6,755	-1,207	-1,326	-3,292	1,539
Advances to Banks	2,850	-200	-2,150	-929	-2,046	-1,203
Other Assets	46,073	-17,029	3,956	14,917	14,538	18,614
Investments⁽⁵⁾	10,90,019	25,290	1,28,842	1,18,304	1,77,037	1,69,661
		(2.4)	(16.3)	(12.2)	(23.8)	(18.4)
Government Securities	10,72,204	26,554	1,31,020	1,13,543	1,79,308	1,65,127
Other Approved Securities	17,814	-1,264	-2,178	4,761	-2,271	4,535
Bank Credit	26,45,415	1,572	2,18,096	2,83,501	3,79,270	4,96,130
		(0.1)	(11.3)	(12.0)	(21.4)	(23.1)
Food Credit	53,123	2,730	-5,509	8,724	-1149	12,112
Non-Food credit	25,92,292	-1,157	2,23,605	2,74,777	3,80,420	4,84,018
Loans, Cash-credit and Overdrafts	25,49,377	2,060	2,16,525	2,87,801	3,70,946	4,88,981
Inland Bills- Purchased	12,873	22	-5,198	279	-555	2,153
Discounted ⁽⁶⁾	38,568	1,023	4,035	-1,985	3,516	3,219
Foreign Bills- Purchased	17,865	-103	-2,613	1,366	-1,139	4,336
Discounted	26,731	-1,430	5,347	-3,960	6,501	-2,560
Cash-Deposit Ratio	6.80					
Investment-Deposit Ratio	30.54					
Credit-Deposit Ratio	74.11					

(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.

Notes : 1. Includes the impact of mergers since May 3, 2002.

2. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.