

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2010 Jul. 16#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2009-2010	2010-2011	2009	2010
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	62,087	-3,215	3,401	-2,844	12,581	9,831
Borrowings from Banks <sup>(1)</sup>	31,810	5,653	-8,585	-548	-9,264	10,908
Other Demand and Time Liabilities <sup>(2)</sup>	7,754	-37	-6,575	1,776	-15,782	-7,444
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>45,91,836</b>	<b>-40,868</b>	<b>1,74,473</b>	<b>99,010</b>	<b>7,15,834</b>	<b>5,83,253</b>
		(-0.9)	(4.6)	(2.2)	(21.7)	(14.6)
Demand	5,76,552	-37,735	-29,016	-69,057	48,727	82,483
Time	40,15,283	-3,133	2,03,488	1,68,067	6,67,107	5,00,770
Borrowings <sup>(3)</sup>	1,18,914	-5,676	-11,204	14,636	1,242	16,182
Other Demand and Time Liabilities	3,22,370	134	41	-7,051	16,811	14,808
<b>Borrowings from Reserve Bank</b>	<b>2,718</b>	<b>520</b>	<b>-11,263</b>	<b>2,676</b>	<b>-3,603</b>	<b>2,253</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,18,137</b>	<b>-2,714</b>	<b>-21,073</b>	<b>11,169</b>	<b>-83,844</b>	<b>80,735</b>
Cash in Hand	28,740	151	4,232	3,163	5,091	4,227
Balances with Reserve Bank	2,89,397	-2,866	-25,306	8,007	-88,935	76,508
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	50,888	-5,874	-4,125	-11,533	15,463	2,103
Money at Call and Short Notice	16,933	801	-3,206	-735	-868	5,102
Advances to Banks	5,882	-3,916	-1,331	-4,011	-1,727	4,309
Other Assets	47,948	-2,364	-14,420	3,484	-4,621	10,647
<b>Investments<sup>(5)</sup></b>	<b>14,39,883</b>	<b>8,542</b>	<b>1,51,696</b>	<b>55,131</b>	<b>3,36,010</b>	<b>1,21,777</b>
		(0.6)	(13.0)	(4.0)	(34.2)	(9.2)
Government Securities	14,34,060	9,023	1,53,200	55,665	3,39,258	1,25,074
Other Approved Securities	5,823	-480	-1,504	-534	-3,249	-3,297
<b>Bank Credit</b>	<b>33,63,477</b>	<b>-38,913</b>	<b>-2,048</b>	<b>1,18,688</b>	<b>3,66,193</b>	<b>5,89,976</b>
		(-1.1)	(-0.1)	(3.7)	(15.2)	(21.3)
Food Credit	45,404	-9,046	1,937	-3,085	-2,211	-2,744
Non-Food credit	33,18,072	-29,867	-3,986	1,21,773	3,68,405	5,92,720
Loans, Cash-credit and Overdrafts	32,40,864	-36,873	3,438	1,18,706	3,70,649	5,61,749
Inland Bills- Purchased	9,834	-890	-1,057	-2,180	-1,148	-823
Discounted <sup>(6)</sup>	65,082	-1,098	1,308	2,864	673	20,616
Foreign Bills- Purchased	16,306	-964	-2,800	174	-2,150	584
Discounted	31,390	912	-2,938	-876	-1,832	7,849
<b>Cash-Deposit Ratio</b>	<b>6.93</b>					
<b>Investment-Deposit Ratio</b>	<b>31.36</b>					
<b>Credit-Deposit Ratio</b>	<b>73.25</b>					

(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.