

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2010 Apr. 23#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2009-2010	2010-2011	2009	2010
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and Time Deposits from Banks	62,772	-2,573	2,092	-1,199	8,023	11,824
Borrowings from Banks ⁽¹⁾	20,374	-1,960	-2,540	-10,093	-1,945	-6,573
Other Demand and Time Liabilities ⁽²⁾	7,527	1,307	-1,945	1,568	3,807	-12,301
Liabilities to Others						
Aggregate Deposits	45,06,747	-23,328	85,561	20,173	7,18,298	5,87,076
		(-0.5)	(2.2)	(0.4)	(22.4)	(15.0)
Demand	5,81,841	-20,834	-21,744	-57,296	39,792	80,500
Time	39,24,906	-2,494	1,07,305	77,469	6,78,506	5,06,576
Borrowings ⁽³⁾	1,15,609	181	-9,825	11,108	2,979	11,498
Other Demand and Time Liabilities	3,13,290	-13,625	-8,700	-16,963	9,410	14,470
Borrowings from Reserve Bank	—	—	-8,826	-42	2,428	-2,902
Cash in Hand and Balances with Reserve Bank	3,02,463	42,623	-12,286	-4,259	-26,553	56,273
Cash in Hand	25,864	1,442	3,057	533	5,143	2,527
Balances with Reserve Bank	2,76,598	41,181	-15,342	-4,792	-31,696	53,746
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	55,394	-3,081	-843	-4,014	16,235	3,328
Money at Call and Short Notice	7,779	-713	-822	-7,153	107	-6,437
Advances to Banks	8,470	-191	-571	-1,423	-1,080	6,137
Other Assets	39,676	-607	-4,582	-5,658	20,664	-7,463
Investments⁽⁵⁾	14,37,363	-17,169	69,682	54,679	2,17,989	2,01,270
		(-1.2)	(6.0)	(4.0)	(21.4)	(16.3)
Government Securities	14,31,049	-17,127	69,929	55,345	2,20,416	2,05,334
Other Approved Securities	6,314	-42	-247	-666	-2,427	-4,064
Bank Credit	32,14,742	-26,483	-31,060	-25,657	4,19,356	4,70,252
		(-0.8)	(-1.1)	(-0.8)	(18.0)	(17.1)
Food Credit	47,979	-170	2,765	-510	7,952	-997
Non-Food credit	31,66,763	-26,313	-33,825	-25,147	4,11,403	4,71,249
Loans, Cash-credit and Overdrafts	30,94,337	-25,586	-28,121	-23,596	4,21,248	4,46,781
Inland Bills- Purchased	10,913	-1,196	-92	-876	-718	-709
Discounted ⁽⁶⁾	61,804	802	783	-243	3,020	17,863
Foreign Bills- Purchased	15,188	-1,090	-1,862	-891	841	-1,473
Discounted	32,501	586	-1,769	-50	-5,035	7,790
Cash-Deposit Ratio	6.71					
Investment-Deposit Ratio	31.89					
Credit-Deposit Ratio	71.33					

(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.