

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2010 May 7#	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	61,710	-1,063	2,958	-3,221	8,569	9,896
Borrowings from Banks ⁽¹⁾	20,907	532	-4,960	-11,451	-4,685	-3,621
Other Demand and Time Liabilities ⁽²⁾	7,483	-44	-2,793	1,505	-208	-11,496
Liabilities to Others						
Aggregate Deposits	45,31,217	24,471	1,15,672	38,391	7,26,516	5,81,436
		(0.5)	(3.0)	(0.9)	(22.5)	(14.7)
Demand	5,77,441	-4,400	-28,317	-68,169	40,868	82,673
Time	39,53,777	28,871	1,43,989	1,06,560	6,85,648	4,98,763
Borrowings ⁽³⁾	1,09,837	-5,772	-11,328	5,559	3,688	7,228
Other Demand and Time Liabilities	3,27,591	14,301	39,062	-1,829	51,016	-18,991
Borrowings from Reserve Bank	—	—	-11,728	-42	-167	—
Cash in Hand and Balances with Reserve Bank	3,19,101	16,638	-38,956	12,133	-68,094	99,582
Cash in Hand	25,730	-135	5,022	152	7,189	427
Balances with Reserve Bank	2,93,371	16,773	-43,978	11,981	-75,283	99,155
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	50,769	-4,625	624	-11,652	18,993	-2,764
Money at Call and Short Notice	8,643	863	-832	-9,025	-1,514	-5,563
Advances to Banks	6,639	-1,832	-594	-3,254	-1,156	4,329
Other Assets	38,801	-874	-9,316	-5,662	10,660	-3,603
Investments⁽⁵⁾	14,28,143	-9,220	1,02,200	43,390	2,58,795	1,59,532
		(-0.6)	(8.8)	(3.1)	(25.6)	(12.6)
Government Securities	14,21,854	-9,194	1,02,481	43,460	2,61,259	1,63,587
Other Approved Securities	6,288	-26	-281	-69	-2,463	-4,055
Bank Credit	32,27,771	13,030	-22,553	-17,017	4,04,896	4,74,775
		(0.4)	(-0.8)	(-0.5)	(17.2)	(17.2)
Food Credit	52,627	4,648	9,007	4,138	5,176	-2,591
Non-Food credit	31,75,144	8,382	-31,560	-21,155	3,99,720	4,77,366
Loans, Cash-credit and Overdrafts	31,06,621	12,284	-17,740	-15,537	4,07,922	4,48,685
Inland Bills- Purchased	10,918	5	52	-1,096	-819	-848
Discounted ⁽⁶⁾	62,995	1,192	570	777	2,818	19,268
Foreign Bills- Purchased	15,238	50	-2,485	-894	-196	-800
Discounted	31,999	-502	-2,950	-267	-4,830	8,469
Cash-Deposit Ratio	7.04					
Investment-Deposit Ratio	31.52					
Credit-Deposit Ratio	71.23					

(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.