

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

(Rs. crore)

Item	Outstanding as on 2010 Jan. 15#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2008-2009	2009-2010	2009	2010
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	53,503	-2,789	-2,673	4,648	4,669	9,398
Borrowings from Banks <sup>(1)</sup>	19,241	-3,198	-4,771	-10,246	4,022	-8,984
Other Demand and Time Liabilities <sup>(2)</sup>	5,531	-138	9,502	-16,242	5,232	-22,350
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>42,42,573</b>	<b>-21,966</b>	<b>4,33,935</b>	<b>4,08,464</b>	<b>6,06,611</b>	<b>6,11,699</b>
		<b>(-0.5)</b>	<b>(13.6)</b>	<b>(10.7)</b>	<b>(20.1)</b>	<b>(16.8)</b>
Demand	5,40,660	-25,334	-75,870	17,575	-7,111	92,220
Time	37,01,914	3,368	5,09,805	3,90,889	6,13,722	5,19,479
Borrowings <sup>(3)</sup>	1,00,037	1,040	9,928	-13,899	20,863	-16,395
Other Demand and Time Liabilities	3,18,376	9,103	7,976	10,855	-446	12,044
<b>Borrowings from Reserve Bank</b>	<b>390</b>	<b>200</b>	<b>4,935</b>	<b>-11,338</b>	<b>4,722</b>	<b>-8,545</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,55,569</b>	<b>26,259</b>	<b>-41,267</b>	<b>-2,907</b>	<b>-36,937</b>	<b>21,669</b>
Cash in Hand	25,004	-2,197	3,277	4,723	2,575	3,683
Balances with Reserve Bank	2,30,565	28,456	-44,543	-7,630	-39,512	17,986
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	49,419	-2,674	5,396	-3,490	4,269	8,007
Money at Call and Short Notice	9,492	-2,017	-1,259	-5,546	1,932	-9,174
Advances to Banks	2,471	128	-1,030	-433	-790	-279
Other Assets	25,183	-2,923	17,223	-26,537	19,384	-23,196
<b>Investments<sup>(5)</sup></b>	<b>13,80,157</b>	<b>-32,641</b>	<b>1,67,564</b>	<b>2,13,746</b>	<b>1,85,779</b>	<b>2,40,878</b>
		<b>(-2.3)</b>	<b>(17.2)</b>	<b>(18.3)</b>	<b>(19.5)</b>	<b>(21.1)</b>
Government Securities	13,66,055	-32,496	1,69,827	2,10,269	1,88,191	2,37,566
Other Approved Securities	14,102	-145	-2,263	3,477	-2,412	3,312
<b>Bank Credit</b>	<b>30,08,909</b>	<b>-11,899</b>	<b>2,80,163</b>	<b>2,33,360</b>	<b>4,76,514</b>	<b>3,66,832</b>
		<b>(-0.4)</b>	<b>(11.9)</b>	<b>(8.4)</b>	<b>(22.0)</b>	<b>(13.9)</b>
Food Credit	42,534	-3,825	5,296	-3,677	10,512	-7,161
Non-Food credit	29,66,375	-8,074	2,74,867	2,37,036	4,66,002	3,73,993
Loans, Cash-credit and Overdrafts	29,02,032	-8,868	2,87,397	2,26,356	4,74,300	3,53,059
Inland Bills- Purchased	11,348	-856	567	-366	1,979	-1,813
Discounted <sup>(6)</sup>	55,059	1,045	-2,756	11,902	1,709	17,262
Foreign Bills- Purchased	15,682	-1,487	334	-2,840	3,258	-1,151
Discounted	24,787	-1,733	-5,379	-1,692	-4,731	-524
<b>Cash-Deposit Ratio</b>	<b>6.02</b>					
<b>Investment-Deposit Ratio</b>	<b>32.53</b>					
<b>Credit-Deposit Ratio</b>	<b>70.92</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.