

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2010 Mar. 26#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2008-2009	2009-2010	2009	2010
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and Time Deposits from Banks	63,971	5,607	2,077	15,116	2,077	15,116
Borrowings from Banks ⁽¹⁾	30,468	9,703	-3,509	981	-3,509	981
Other Demand and Time Liabilities ⁽²⁾	5,959	59	3,393	-15,814	3,393	-15,814
Liabilities to Others						
Aggregate Deposits	44,86,574	83,631	6,37,170	6,52,464	6,37,170	6,52,464
		(1.9)	(19.9)	(17.0)	(19.9)	(17.0)
Demand	6,39,137	73,859	-1,225	1,16,053	-1,225	1,16,053
Time	38,47,436	9,772	6,38,395	5,36,411	6,38,395	5,36,411
Borrowings ⁽³⁾	1,04,501	119	7,432	-9,435	7,432	-9,435
Other Demand and Time Liabilities	3,30,253	-4,036	9,165	22,732	9,165	22,732
Borrowings from Reserve Bank	42	-53	7,728	-11,686	7,728	-11,686
Cash in Hand and Balances with Reserve Bank	3,06,722	3,999	-16,690	48,246	-16,690	48,246
Cash in Hand	25,331	591	2,237	5,051	2,237	5,051
Balances with Reserve Bank	2,81,390	3,408	-18,927	43,195	-18,927	43,195
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	59,408	5,221	16,893	6,498	16,893	6,498
Money at Call and Short Notice	14,933	3,332	-4,888	-105	-4,888	-105
Advances to Banks	9,894	5,354	-876	6,990	-876	6,990
Other Assets	45,333	7,296	20,565	-6,387	20,565	-6,387
Investments⁽⁵⁾	13,82,684	-4,253	1,94,695	2,16,273	1,94,695	2,16,273
		(-0.3)	(20.0)	(18.5)	(20.0)	(18.5)
Government Securities	13,75,704	-4,213	1,97,124	2,19,918	1,97,124	2,19,918
Other Approved Securities	6,980	-40	-2,429	-3,645	-2,429	-3,645
Bank Credit	32,40,399	1,15,548	4,13,636	4,64,849	4,13,636	4,64,849
		(3.7)	(17.5)	(16.7)	(17.5)	(16.7)
Food Credit	48,489	-913	1,812	2,278	1,812	2,278
Non-Food credit	31,91,909	1,16,461	4,11,824	4,62,571	4,11,824	4,62,571
Loans, Cash-credit and Overdrafts	31,17,933	1,07,795	4,14,101	4,42,256	4,14,101	4,42,256
Inland Bills- Purchased	11,789	315	-880	75	-880	75
Discounted ⁽⁶⁾	62,047	3,376	2,604	18,890	2,604	18,890
Foreign Bills- Purchased	16,079	-1,257	2,023	-2,444	2,023	-2,444
Discounted	32,551	5,319	-4,212	6,072	-4,212	6,072
Cash-Deposit Ratio	6.84					
Investment-Deposit Ratio	30.82					
Credit-Deposit Ratio	72.22					

(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.