

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

(Rs. crore)

Item	Outstanding as on 2010 Apr. 30#	Variation over				
		Month	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	61,215	-2,756	2,958	-2,756	8,569	9,401
Borrowings from Banks <sup>(1)</sup>	22,173	-8,294	-4,960	-8,294	-4,685	-2,354
Other Demand and Time Liabilities <sup>(2)</sup>	7,597	1,638	-2,694	1,638	-109	-11,482
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>45,57,391</b>	<b>70,817</b>	<b>1,15,672</b>	<b>70,817</b>	<b>7,26,516</b>	<b>6,07,609</b>
		(1.6)	(3.0)	(1.6)	(22.5)	(15.4)
Demand	5,96,803	-42,335	-28,317	-42,335	40,868	1,02,035
Time	39,60,588	1,13,152	1,43,989	1,13,152	6,85,648	5,05,575
Borrowings <sup>(3)</sup>	1,27,556	23,055	-11,328	23,055	3,688	24,947
Other Demand and Time Liabilities	3,42,132	11,879	39,062	11,879	51,016	-4,450
<b>Borrowings from Reserve Bank</b>	<b>—</b>	<b>-42</b>	<b>-11,728</b>	<b>-42</b>	<b>-167</b>	<b>—</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,40,055</b>	<b>33,334</b>	<b>-38,956</b>	<b>33,334</b>	<b>-68,094</b>	<b>1,20,536</b>
Cash in Hand	28,294	2,963	5,022	2,963	7,189	2,992
Balances with Reserve Bank	3,11,761	30,371	-43,978	30,371	-75,283	1,17,544
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	54,301	-5,106	525	-5,106	18,894	868
Money at Call and Short Notice	9,304	-5,629	-832	-5,629	-1,514	-4,902
Advances to Banks	9,582	-311	-594	-311	-1,156	7,273
Other Assets	40,172	-5,162	-9,316	-5,162	10,660	-2,233
<b>Investments<sup>(5)</sup></b>	<b>14,24,671</b>	<b>41,987</b>	<b>1,02,200</b>	<b>41,987</b>	<b>2,58,795</b>	<b>1,56,060</b>
		(3.0)	(8.8)	(3.0)	(25.6)	(12.3)
Government Securities	14,18,491	42,787	1,02,481	42,787	2,61,259	1,60,224
Other Approved Securities	6,180	-800	-281	-800	-2,463	-4,164
<b>Bank Credit</b>	<b>32,37,600</b>	<b>-2,799</b>	<b>-22,553</b>	<b>-2,799</b>	<b>4,04,896</b>	<b>4,84,604</b>
		(-0.1)	(-0.8)	(-0.1)	(17.2)	(17.6)
Food Credit	54,273	5,784	9,007	5,784	5,176	-944
Non-Food credit	31,83,326	-8,583	-31,560	-8,583	3,99,720	4,85,548
Loans, Cash-credit and Overdrafts	31,15,923	-2,010	-17,740	-2,010	4,07,922	4,57,987
Inland Bills- Purchased	11,456	-333	52	-333	-819	-309
Discounted <sup>(6)</sup>	63,004	957	570	957	2,818	19,277
Foreign Bills- Purchased	15,464	-615	-2,485	-615	-196	-574
Discounted	31,752	-799	-2,950	-799	-4,830	8,223
<b>Cash-Deposit Ratio</b>	<b>7.46</b>					
<b>Investment-Deposit Ratio</b>	<b>31.26</b>					
<b>Credit-Deposit Ratio</b>	<b>71.04</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.

**Notes :** 1. Includes the impact of mergers since May 3, 2002.

2. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

3. Year on year variation for the year 2009 are over the level of reporting Friday of the previous year.