

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2010 Jan. 29#	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	55,418	1,914	-2,508	6,562	4,318	11,147
Borrowings from Banks ⁽¹⁾	17,996	-1,245	-7,401	-11,492	-550	-7,600
Other Demand and Time Liabilities ⁽²⁾	5,557	26	7,027	-16,216	7,351	-19,849
Liabilities to Others						
Aggregate Deposits	42,95,391	52,818	4,71,435	4,61,282	5,76,664	6,27,017
		(1.2)	(14.7)	(12.0)	(18.7)	(17.1)
Demand	5,61,194	20,534	-61,848	38,109	-52,589	98,733
Time	37,34,198	32,284	5,33,284	4,23,173	6,29,253	5,28,284
Borrowings ⁽³⁾	1,03,196	3,159	7,674	-10,740	18,720	-10,982
Other Demand and Time Liabilities	3,23,289	4,914	6,638	15,769	11,956	18,296
Borrowings from Reserve Bank	—	-390	2,261	-11,728	5,537	-6,261
Cash in Hand and Balances with Reserve Bank	2,60,311	4,742	-56,879	1,836	-93,200	42,025
Cash in Hand	26,067	1,063	3,565	5,787	3,182	4,458
Balances with Reserve Bank	2,34,244	3,679	-60,445	-3,951	-96,382	37,566
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	51,557	2,137	7,030	-1,353	4,467	8,510
Money at Call and Short Notice	8,722	-770	-4,326	-6,316	760	-6,877
Advances to Banks	2,139	-332	-1,026	-764	-503	-614
Other Assets	25,524	341	13,342	-26,197	14,216	-18,974
Investments⁽⁵⁾	14,01,558	21,401	1,96,590	2,35,148	2,17,352	2,33,253
		(1.6)	(20.2)	(20.2)	(22.9)	(20.0)
Government Securities	13,87,245	21,191	1,99,677	2,31,460	2,20,551	2,28,907
Other Approved Securities	14,313	211	-3,086	3,688	-3,198	4,346
Bank Credit	30,29,079	20,170	2,75,867	2,53,530	4,27,464	3,91,299
		(0.7)	(11.7)	(9.1)	(19.3)	(14.8)
Food Credit	43,915	1,381	1,122	-2,296	4,329	-1,605
Non-Food credit	29,85,164	18,789	2,74,745	2,55,826	4,23,135	3,92,904
Loans, Cash-credit and Overdrafts	29,22,026	19,994	2,84,044	2,46,350	4,27,084	3,76,407
Inland Bills- Purchased	11,513	165	196	-201	1,494	-1,277
Discounted ⁽⁶⁾	55,387	328	-2,542	12,230	1,205	17,376
Foreign Bills- Purchased	15,456	-226	-119	-3,066	2,608	-924
Discounted	24,697	-90	-5,712	-1,782	-4,926	-282
Cash-Deposit Ratio	6.06					
Investment-Deposit Ratio	32.63					
Credit-Deposit Ratio	70.52					

(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.