

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

(Rs. crore)

Item	Outstanding as on 2010 Feb. 26#	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	56,186	1,000	-2,641	7,331	4,286	12,049
Borrowings from Banks <sup>(1)</sup>	20,840	1,149	-5,095	-8,647	1,032	-7,061
Other Demand and Time Liabilities <sup>(2)</sup>	5,854	269	11,739	-15,919	13,184	-24,265
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>43,63,330</b>	<b>63,487</b>	<b>5,37,800</b>	<b>5,29,221</b>	<b>6,46,485</b>	<b>6,28,591</b>
		(1.5)	(16.8)	(13.8)	(20.9)	(16.8)
Demand	5,68,652	23,768	-48,518	45,568	16,022	92,861
Time	37,94,678	39,720	5,86,318	4,83,653	6,30,463	5,35,730
Borrowings <sup>(3)</sup>	1,05,504	-477	8,740	-8,432	6,071	-9,740
Other Demand and Time Liabilities	3,38,049	8,839	4,012	30,528	6,990	35,681
<b>Borrowings from Reserve Bank</b>	<b>240</b>	<b>240</b>	<b>3,113</b>	<b>-11,488</b>	<b>6,340</b>	<b>-6,873</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,06,413</b>	<b>34,115</b>	<b>-59,378</b>	<b>47,937</b>	<b>-56,214</b>	<b>90,625</b>
Cash in Hand	26,718	2,756	3,278	6,437	3,537	5,396
Balances with Reserve Bank	2,79,695	31,360	-62,656	41,500	-59,751	85,229
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	52,768	2,886	8,972	-141	7,942	7,780
Money at Call and Short Notice	12,650	2,989	73	-2,388	8,282	-7,349
Advances to Banks	2,804	-436	-1,108	-99	-1,457	132
Other Assets	30,900	4,497	19,807	-20,820	22,121	-20,063
<b>Investments<sup>(5)</sup></b>	<b>13,79,296</b>	<b>-14,896</b>	<b>2,14,843</b>	<b>2,12,886</b>	<b>1,98,134</b>	<b>1,92,738</b>
		(-1.1)	(22.1)	(18.3)	(20.0)	(16.2)
Government Securities	13,65,231	-16,545	2,17,443	2,09,445	2,00,701	1,89,126
Other Approved Securities	14,065	1,649	-2,601	3,441	-2,567	3,613
<b>Bank Credit</b>	<b>30,89,323</b>	<b>37,647</b>	<b>3,06,015</b>	<b>3,13,774</b>	<b>4,13,168</b>	<b>4,21,395</b>
		(1.2)	(13.0)	(11.3)	(18.3)	(15.8)
Food Credit	47,891	3,364	4,031	1,680	4,119	-539
Non-Food credit	30,41,432	34,282	3,01,983	3,12,093	4,09,049	4,21,934
Loans, Cash-credit and Overdrafts	29,74,848	34,874	3,12,094	2,99,171	4,13,056	4,01,178
Inland Bills- Purchased	11,591	430	-975	-124	131	-28
Discounted <sup>(6)</sup>	58,247	1,786	206	15,090	2,688	17,488
Foreign Bills- Purchased	17,261	640	-67	-1,261	1,493	829
Discounted	27,376	-83	-5,243	897	-4,201	1,928
<b>Cash-Deposit Ratio</b>	<b>7.02</b>					
<b>Investment-Deposit Ratio</b>	<b>31.61</b>					
<b>Credit-Deposit Ratio</b>	<b>70.80</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.