

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

(Rs. crore)

Item	Outstanding as on 2010 Jul. 30#	Variation over				
		Fortnight	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	62,708	621	1,562	-2,223	9,692	12,290
Borrowings from Banks <sup>(1)</sup>	30,515	-1,295	-9,691	-1,843	-9,654	10,719
Other Demand and Time Liabilities <sup>(2)</sup>	7,250	-504	-7,145	1,272	-13,810	-7,378
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>46,39,595</b>	<b>47,760</b>	<b>2,36,348</b>	<b>1,46,770</b>	<b>7,29,146</b>	<b>5,69,138</b>
		(1.0)	(6.2)	(3.3)	(21.8)	(14.0)
Demand	6,17,886	41,333	5,086	-27,724	67,821	89,715
Time	40,21,710	6,426	2,31,262	1,74,493	6,61,325	4,79,423
Borrowings <sup>(3)</sup>	1,28,459	9,544	-11,137	24,181	-395	25,660
Other Demand and Time Liabilities	3,35,078	12,708	11,085	5,658	33,740	16,472
<b>Borrowings from Reserve Bank</b>	<b>2,041</b>	<b>-677</b>	<b>-11,432</b>	<b>1,999</b>	<b>-1,993</b>	<b>1,745</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,29,516</b>	<b>11,379</b>	<b>-24,992</b>	<b>22,549</b>	<b>-90,418</b>	<b>96,033</b>
Cash in Hand	29,212	471	3,589	3,634	4,218	5,343
Balances with Reserve Bank	3,00,305	10,908	-28,581	18,914	-94,636	90,691
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	47,194	-3,693	-4,348	-15,226	15,745	-1,367
Money at Call and Short Notice	18,439	1,506	-6,085	771	-7,101	9,486
Advances to Banks	5,759	-122	-1,184	-4,133	-1,651	4,039
Other Assets	48,851	903	-15,812	4,388	-3,161	12,942
<b>Investments<sup>(5)</sup></b>	<b>14,44,571</b>	<b>4,688</b>	<b>1,69,358</b>	<b>59,819</b>	<b>3,33,748</b>	<b>1,08,804</b>
		(0.3)	(14.5)	(4.3)	(33.3)	(8.1)
Government Securities	14,38,803	4,743	1,71,084	60,408	3,36,950	1,11,933
Other Approved Securities	5,768	-55	-1,727	-589	-3,201	-3,130
<b>Bank Credit</b>	<b>33,57,265</b>	<b>-6,211</b>	<b>29,675</b>	<b>1,12,477</b>	<b>3,81,020</b>	<b>5,52,041</b>
		(-0.2)	(1.1)	(3.5)	(15.7)	(19.7)
Food Credit	51,427	6,022	2,680	2,937	4,543	2,536
Non-Food credit	33,05,839	-12,234	26,995	1,09,540	3,76,478	5,49,506
Loans, Cash-credit and Overdrafts	32,35,340	-5,524	34,320	1,13,182	3,84,581	5,25,344
Inland Bills- Purchased	9,665	-169	-640	-2,349	-537	-1,409
Discounted <sup>(6)</sup>	65,005	-77	1,996	2,787	2,147	19,852
Foreign Bills- Purchased	17,075	768	-2,898	942	-2,717	1,450
Discounted	30,180	-1,210	-3,104	-2,086	-2,455	6,805
<b>Cash-Deposit Ratio</b>	<b>7.10</b>					
<b>Investment-Deposit Ratio</b>	<b>31.14</b>					
<b>Credit-Deposit Ratio</b>	<b>72.36</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.