

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2010 Jan. 1#	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	56,292	3,689	-1,075	7,436	8,745	10,589
Borrowings from Banks ⁽¹⁾	22,438	5,039	-9,174	-7,049	475	-1,384
Other Demand and Time Liabilities ⁽²⁾	5,669	110	10,119	-16,104	5,968	-22,829
Liabilities to Others						
Aggregate Deposits	42,64,540	82,769	4,29,797	4,30,430	6,40,790	6,37,804
		(2.0)	(13.4)	(11.2)	(21.5)	(17.6)
Demand	5,65,994	40,917	-63,281	42,909	34,569	1,04,965
Time	36,98,546	41,852	4,93,077	3,87,521	6,06,221	5,32,838
Borrowings ⁽³⁾	98,998	-14,606	-1,308	-14,939	12,339	-6,198
Other Demand and Time Liabilities	3,09,272	-9,103	12,041	1,752	44,988	-1,124
Borrowings from Reserve Bank	190	27	3,308	-11,538	7,223	-7,118
Cash in Hand and Balances with Reserve Bank	2,29,309	-25,892	-55,183	-29,166	-26,837	9,327
Cash in Hand	27,201	2,416	4,078	6,920	4,884	5,079
Balances with Reserve Bank	2,02,108	-28,309	-59,262	-36,086	-31,721	4,248
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	52,093	2,372	5,719	-816	6,570	10,358
Money at Call and Short Notice	11,509	5,087	-6,705	-3,529	-4,098	-1,711
Advances to Banks	2,343	277	-675	-561	-86	-761
Other Assets	28,107	2,210	15,416	-23,614	20,511	-18,465
Investments⁽⁵⁾	14,12,798	67,900	1,78,323	2,46,388	1,86,986	2,62,760
		(5.0)	(18.4)	(21.1)	(19.4)	(22.8)
Government Securities	13,98,551	68,831	1,80,600	2,42,765	1,89,457	2,59,289
Other Approved Securities	14,247	-930	-2,277	3,623	-2,471	3,471
Bank Credit	30,20,808	79,515	2,95,744	2,45,258	5,13,640	3,63,150
		(2.7)	(12.5)	(8.8)	(24.0)	(13.7)
Food Credit	46,359	1,322	10,219	148	13,335	-8,259
Non-Food credit	29,74,448	78,192	2,85,525	2,45,110	5,00,305	3,71,409
Loans, Cash-credit and Overdrafts	29,10,900	71,960	2,99,341	2,35,224	5,07,598	3,49,984
Inland Bills- Purchased	12,204	1,264	963	490	2,294	-1,354
Discounted ⁽⁶⁾	54,014	3,057	-1,538	10,856	3,459	14,998
Foreign Bills- Purchased	17,170	1,577	649	-1,352	3,351	21
Discounted	26,520	1,657	-3,672	41	-3,061	-499
Cash-Deposit Ratio	5.38					
Investment-Deposit Ratio	33.13					
Credit-Deposit Ratio	70.84					

(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.