

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

(Rs. crore)

Item	Outstanding as on 2010 Apr. 9#	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	65,345	1,374	4,167	1,374	10,243	12,323
Borrowings from Banks <sup>(1)</sup>	22,334	-8,133	-1,503	-8,133	1,594	-5,650
Other Demand and Time Liabilities <sup>(2)</sup>	6,220	262	-1,700	262	4,526	-13,853
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>45,30,074</b>	<b>43,501</b>	<b>71,771</b>	<b>43,501</b>	<b>7,11,822</b>	<b>6,24,194</b>
		(1.0)	(1.9)	(1.0)	(22.3)	(16.0)
Demand	6,02,675	-36,463	-13,914	-36,463	50,456	93,504
Time	39,27,400	79,963	85,685	79,963	6,61,366	5,30,690
Borrowings <sup>(3)</sup>	1,15,428	10,927	-10,091	10,927	-609	11,583
Other Demand and Time Liabilities	3,26,915	-3,338	4,324	-3,338	24,198	15,070
<b>Borrowings from Reserve Bank</b>	<b>—</b>	<b>-42</b>	<b>-4,759</b>	<b>-42</b>	<b>6,509</b>	<b>-6,968</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>2,59,840</b>	<b>-46,882</b>	<b>-57,304</b>	<b>-46,882</b>	<b>-61,595</b>	<b>58,668</b>
Cash in Hand	24,422	-909	168	-909	4,072	3,974
Balances with Reserve Bank	2,35,417	-45,973	-57,471	-45,973	-65,667	54,694
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	58,475	-932	164	-932	16,121	5,402
Money at Call and Short Notice	8,493	-6,440	2,721	-6,440	7,690	-9,266
Advances to Banks	8,661	-1,233	-449	-1,233	-1,185	6,207
Other Assets	40,283	-5,050	-2,687	-5,050	22,865	-8,751
<b>Investments<sup>(5)</sup></b>	<b>14,54,531</b>	<b>71,848</b>	<b>85,292</b>	<b>71,848</b>	<b>2,37,922</b>	<b>2,02,829</b>
		(5.2)	(7.3)	(5.2)	(23.5)	(16.2)
Government Securities	14,48,176	72,472	85,489	72,472	2,40,332	2,06,901
Other Approved Securities	6,356	-624	-197	-624	-2,409	-4,072
<b>Bank Credit</b>	<b>32,41,225</b>	<b>826</b>	<b>-6,390</b>	<b>826</b>	<b>4,36,351</b>	<b>4,72,065</b>
		(—)	(-0.2)	(—)	(18.7)	(17.0)
Food Credit	48,149	-341	539	-341	7,620	1,399
Non-Food credit	31,93,076	1,167	-6,928	1,167	4,28,731	4,70,666
Loans, Cash-credit and Overdrafts	31,19,923	1,990	-7,805	1,990	4,36,517	4,52,051
Inland Bills- Purchased	12,108	319	814	319	-532	-420
Discounted <sup>(6)</sup>	61,001	-1,046	643	-1,046	2,298	17,202
Foreign Bills- Purchased	16,278	199	-136	199	2,552	-2,108
Discounted	31,915	-636	94	-636	-4,483	5,341
<b>Cash-Deposit Ratio</b>	<b>5.74</b>					
<b>Investment-Deposit Ratio</b>	<b>32.11</b>					
<b>Credit-Deposit Ratio</b>	<b>71.55</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.