

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

(Rs. crore)

Item	Outstanding as on 2010 Jul. 2#	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	65,302	2,916	1,848	371	9,916	14,598
Borrowings from Banks <sup>(1)</sup>	26,157	-733	-8,736	-6,201	-9,215	5,406
Other Demand and Time Liabilities <sup>(2)</sup>	7,791	709	-5,945	1,813	-16,924	-8,037
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>46,32,703</b>	<b>1,15,162</b>	<b>1,96,857</b>	<b>1,39,877</b>	<b>7,26,938</b>	<b>6,01,737</b>
		(2.5)	(5.1)	(3.1)	(22.0)	(14.9)
Demand	6,14,287	45,657	-13,030	-31,322	38,249	1,04,233
Time	40,18,416	69,505	2,09,887	1,71,200	6,88,688	4,97,504
Borrowings <sup>(3)</sup>	1,24,591	2,912	-24,367	20,313	-13,417	35,021
Other Demand and Time Liabilities	3,22,236	-41	6,279	-7,185	25,047	8,436
<b>Borrowings from Reserve Bank</b>	<b>2,198</b>	<b>369</b>	<b>-11,053</b>	<b>2,156</b>	<b>-863</b>	<b>1,523</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,20,851</b>	<b>8,504</b>	<b>-36,451</b>	<b>13,884</b>	<b>-66,191</b>	<b>98,827</b>
Cash in Hand	28,589	1,199	4,888	3,011	6,436	3,420
Balances with Reserve Bank	2,92,262	7,305	-41,339	10,872	-72,626	95,407
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	56,762	6,351	-609	-5,659	19,201	4,462
Money at Call and Short Notice	16,132	2,566	-5,762	-1,536	-4,288	6,857
Advances to Banks	9,797	1,095	-1,135	-95	-1,623	8,028
Other Assets	50,312	4,210	-11,663	5,849	-4,100	10,254
<b>Investments<sup>(5)</sup></b>	<b>14,31,341</b>	<b>18,087</b>	<b>1,69,893</b>	<b>46,588</b>	<b>3,21,312</b>	<b>95,037</b>
		(1.3)	(14.6)	(3.4)	(31.7)	(7.1)
Government Securities	14,25,037	18,378	1,71,061	46,642	3,24,004	98,190
Other Approved Securities	6,304	-291	-1,168	-54	-2,693	-3,153
<b>Bank Credit</b>	<b>34,02,390</b>	<b>91,973</b>	<b>20,018</b>	<b>1,57,601</b>	<b>3,89,968</b>	<b>6,06,822</b>
		(2.8)	(0.7)	(4.9)	(16.2)	(21.7)
Food Credit	54,450	1,481	11,463	5,961	6,953	-3,224
Non-Food credit	33,47,939	90,492	8,555	1,51,640	3,83,015	6,10,046
Loans, Cash-credit and Overdrafts	32,77,737	85,447	25,548	1,55,579	3,95,365	5,76,512
Inland Bills- Purchased	10,724	993	-740	-1,289	-1,223	-250
Discounted <sup>(6)</sup>	66,180	4,783	920	3,962	581	22,103
Foreign Bills- Purchased	17,270	1,634	-2,028	1,138	-1,194	776
Discounted	30,478	-885	-3,682	-1,788	-3,561	7,681
<b>Cash-Deposit Ratio</b>	<b>6.93</b>					
<b>Investment-Deposit Ratio</b>	<b>30.90</b>					
<b>Credit-Deposit Ratio</b>	<b>73.44</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.