

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2010 Jun. 4#	Fortnight	Variation over			
			Financial year so far		Year-on-year	
			2009-2010	2010-2011	2009	2010
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and Time Deposits from Banks	61,785	701	1,941	-3,146	8,455	10,988
Borrowings from Banks ⁽¹⁾	21,963	4,196	-7,733	-10,395	-5,804	208
Other Demand and Time Liabilities ⁽²⁾	7,253	-237	-3,961	1,275	-5,086	-10,559
Liabilities to Others						
Aggregate Deposits	45,41,302	15,082	1,37,816	48,476	7,16,969	5,69,377
		(0.3)	(3.6)	(1.1)	(22.0)	(14.3)
Demand	5,82,282	8,926	-35,041	-63,328	35,132	94,239
Time	39,59,020	6,156	1,72,857	1,11,804	6,81,838	4,75,138
Borrowings ⁽³⁾	1,14,962	-230	-12,847	10,684	-8,074	13,873
Other Demand and Time Liabilities	3,18,277	-7,896	-2,148	-11,144	8,343	12,905
Borrowings from Reserve Bank	135	135	-10,019	93	1,181	-1,574
Cash in Hand and Balances with Reserve Bank	3,03,235	-4,223	-18,787	-3,733	-61,270	63,546
Cash in Hand	26,898	444	4,770	1,320	5,334	1,848
Balances with Reserve Bank	2,76,337	-4,667	-23,557	-5,053	-66,604	61,699
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	50,220	-222	-2,041	-12,201	16,650	-648
Money at Call and Short Notice	10,417	1,490	-3,962	-7,251	-2,280	-658
Advances to Banks	6,864	2,063	-1,134	-3,028	-900	5,094
Other Assets	45,855	6,411	-9,536	1,392	5,436	3,671
Investments⁽⁵⁾	14,35,703	-9,024	1,07,493	50,951	2,52,686	1,61,800
		(-0.6)	(9.2)	(3.7)	(24.7)	(12.7)
Government Securities	14,29,415	-8,899	1,07,976	51,020	2,55,673	1,65,653
Other Approved Securities	6,289	-125	-483	-69	-2,987	-3,853
Bank Credit	32,88,074	57,896	-15,331	43,286	3,76,875	5,27,856
		(1.8)	(-0.6)	(1.3)	(15.8)	(19.1)
Food Credit	52,149	2,746	12,897	3,659	9,871	-6,959
Non-Food credit	32,35,925	55,150	-28,228	39,627	3,67,004	5,34,815
Loans, Cash-credit and Overdrafts	31,66,469	57,682	-6,922	44,311	3,87,107	4,97,714
Inland Bills- Purchased	10,562	-20	-960	-1,452	-1,167	-192
Discounted ⁽⁶⁾	62,893	37	273	675	1,020	19,463
Foreign Bills- Purchased	17,902	1,971	-2,691	1,770	-1,379	2,071
Discounted	30,248	-1,775	-5,032	-2,018	-8,706	8,800
Cash-Deposit Ratio	6.68					
Investment-Deposit Ratio	31.61					
Credit-Deposit Ratio	72.40					

(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.