

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

(Rs. crore)

Item	Outstanding as on 2010 Mar. 12#	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2008-2009	2009-2010	2009	2010
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	58,364	2,178	-1,236	9,509	4,953	12,822
Borrowings from Banks <sup>(1)</sup>	20,764	-76	-1,855	-8,723	-1,390	-10,377
Other Demand and Time Liabilities <sup>(2)</sup>	5,900	46	9,602	-15,873	7,874	-22,082
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>44,02,943</b>	<b>39,613</b>	<b>5,29,895</b>	<b>5,68,834</b>	<b>6,46,773</b>	<b>6,76,109</b>
		<b>(0.9)</b>	<b>(16.6)</b>	<b>(14.8)</b>	<b>(21.0)</b>	<b>(18.1)</b>
Demand	5,65,279	-3,374	-48,679	42,194	31,876	89,648
Time	38,37,664	42,986	5,78,573	5,26,639	6,14,897	5,86,461
Borrowings <sup>(3)</sup>	1,04,382	-1,122	10,842	-9,554	9,390	-12,964
Other Demand and Time Liabilities	3,34,289	-3,760	10,721	26,768	3,150	25,212
<b>Borrowings from Reserve Bank</b>	<b>95</b>	<b>-145</b>	<b>3,992</b>	<b>-11,633</b>	<b>7,509</b>	<b>-7,897</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,02,722</b>	<b>-3,690</b>	<b>-53,640</b>	<b>44,247</b>	<b>-48,716</b>	<b>81,197</b>
Cash in Hand	24,741	-1,977	2,605	4,460	3,700	4,091
Balances with Reserve Bank	2,77,982	-1,713	-56,246	39,787	-52,417	77,105
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	54,187	1,419	10,512	1,278	12,983	7,658
Money at Call and Short Notice	11,601	-1,049	-318	-3,437	272	-8,006
Advances to Banks	4,540	1,736	-1,027	1,636	-653	1,788
Other Assets	38,037	7,136	19,139	-13,684	19,137	-12,259
<b>Investments<sup>(5)</sup></b>	<b>13,86,937</b>	<b>7,641</b>	<b>2,08,417</b>	<b>2,20,527</b>	<b>1,97,305</b>	<b>2,06,805</b>
		<b>(0.6)</b>	<b>(21.4)</b>	<b>(18.9)</b>	<b>(20.1)</b>	<b>(17.5)</b>
Government Securities	13,79,917	14,686	2,10,947	2,24,131	1,99,835	2,10,308
Other Approved Securities	7,020	-7,045	-2,530	-3,605	-2,529	-3,503
<b>Bank Credit</b>	<b>31,24,850</b>	<b>35,527</b>	<b>3,30,845</b>	<b>3,49,301</b>	<b>4,15,120</b>	<b>4,32,091</b>
		<b>(1.2)</b>	<b>(14.0)</b>	<b>(12.6)</b>	<b>(18.2)</b>	<b>(16.0)</b>
Food Credit	49,402	1,511	3,503	3,191	4,397	1,500
Non-Food credit	30,75,448	34,017	3,27,342	3,46,110	4,10,723	4,30,591
Loans, Cash-credit and Overdrafts	30,10,137	35,290	3,35,438	3,34,461	4,14,195	4,13,123
Inland Bills- Purchased	11,474	-116	-986	-240	71	-134
Discounted <sup>(6)</sup>	58,671	424	1,363	15,514	3,737	16,755
Foreign Bills- Purchased	17,335	74	-545	-1,187	736	1,381
Discounted	27,232	-144	-4,425	753	-3,619	966
<b>Cash-Deposit Ratio</b>	<b>6.88</b>					
<b>Investment-Deposit Ratio</b>	<b>31.50</b>					
<b>Credit-Deposit Ratio</b>	<b>70.97</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.