

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2010 Jun. 18#	Variation over				
		Fortnight	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	62,386	601	830	-2,545	8,162	12,700
Borrowings from Banks ⁽¹⁾	26,890	4,927	-5,081	-5,468	-1,194	2,484
Other Demand and Time Liabilities ⁽²⁾	7,082	-171	-5,010	1,105	-8,552	-9,680
Liabilities to Others						
Aggregate Deposits	45,17,541	-23,761	1,31,354	24,715	7,13,322	5,52,077
		(-0.5)	(3.4)	(0.6)	(21.9)	(13.9)
Demand	5,68,630	-13,652	-32,922	-76,980	43,483	78,468
Time	39,48,911	-10,109	1,64,277	1,01,695	6,69,839	4,73,609
Borrowings ⁽³⁾	1,21,679	6,716	-15,786	17,400	-7,239	23,529
Other Demand and Time Liabilities	3,22,276	4,000	7,536	-7,144	20,834	7,220
Borrowings from Reserve Bank	1,829	1,694	-9,928	1,787	188	29
Cash in Hand and Balances with Reserve Bank	3,12,347	9,113	-27,117	5,380	-69,946	80,989
Cash in Hand	27,390	492	6,085	1,812	6,461	1,024
Balances with Reserve Bank	2,84,958	8,621	-33,202	3,568	-76,407	79,965
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	50,411	191	-3,134	-12,010	16,239	635
Money at Call and Short Notice	13,566	3,149	-2,650	-4,102	725	1,178
Advances to Banks	8,702	1,838	-1,251	-1,190	-1,592	7,049
Other Assets	46,102	246	-12,312	1,638	-1,228	6,693
Investments⁽⁵⁾	14,13,254	-22,450	1,25,053	28,501	2,86,697	1,21,790
		(-1.6)	(10.7)	(2.1)	(28.5)	(9.4)
Government Securities	14,06,659	-22,756	1,26,014	28,265	2,89,893	1,24,860
Other Approved Securities	6,594	306	-961	237	-3,196	-3,070
Bank Credit	33,10,417	22,343	-7,563	65,629	3,74,747	5,42,431
		(0.7)	(-0.3)	(2.0)	(15.7)	(19.6)
Food Credit	52,970	821	14,450	4,480	10,515	-7,692
Non-Food credit	32,57,447	21,522	-22,014	61,149	3,64,233	5,50,123
Loans, Cash-credit and Overdrafts	31,92,290	25,821	790	70,132	3,83,119	5,15,824
Inland Bills- Purchased	9,731	-831	-1,146	-2,282	-1,119	-837
Discounted ⁽⁶⁾	61,397	-1,497	-9	-821	86	18,248
Foreign Bills- Purchased	15,636	-2,266	-2,359	-496	865	-527
Discounted	31,363	1,115	-4,839	-903	-8,204	9,723
Cash-Deposit Ratio	6.91					
Investment-Deposit Ratio	31.28					
Credit-Deposit Ratio	73.28					

(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.