

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

(Rs. crore)

Item	Outstanding as on 2010 Jun. 4#	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	61,785	701	1,941	-3,146	8,455	10,988
Borrowings from Banks <sup>(1)</sup>	21,963	4,196	-7,733	-10,395	-5,804	208
Other Demand and Time Liabilities <sup>(2)</sup>	7,253	-237	-3,961	1,275	-5,086	-10,559
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>45,41,302</b>	<b>15,082</b>	<b>1,37,816</b>	<b>48,476</b>	<b>7,16,969</b>	<b>5,69,377</b>
		<b>(0.3)</b>	<b>(3.6)</b>	<b>(1.1)</b>	<b>(22.0)</b>	<b>(14.3)</b>
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 <sup>(3)</sup>	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
<b>Borrowings from Reserve Bank</b>	<b>135</b>	<b>135</b>	<b>-10,019</b>	<b>93</b>	<b>1,181</b>	<b>-1,574</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,03,235</b>	<b>-4,223</b>	<b>-18,787</b>	<b>-3,733</b>	<b>-61,270</b>	<b>63,546</b>
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
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	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
<b>Investments<sup>(5)</sup></b>	<b>14,35,703</b>	<b>-9,024</b>	<b>1,07,493</b>	<b>50,951</b>	<b>2,52,686</b>	<b>1,61,800</b>
		<b>(-0.6)</b>	<b>(9.2)</b>	<b>(3.7)</b>	<b>(24.7)</b>	<b>(12.7)</b>
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
<b>Bank Credit</b>	<b>32,88,074</b>	<b>57,896</b>	<b>-15,331</b>	<b>43,286</b>	<b>3,76,875</b>	<b>5,27,856</b>
		<b>(1.8)</b>	<b>(-0.6)</b>	<b>(1.3)</b>	<b>(15.8)</b>	<b>(19.1)</b>
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 <sup>(6)</sup>	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
<b>Cash-Deposit Ratio</b>	<b>6.68</b>					
<b>Investment-Deposit Ratio</b>	<b>31.61</b>					
<b>Credit-Deposit Ratio</b>	<b>72.40</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.