

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

<i>Item</i>	Outstanding as on 2010 Feb. 12#	Fortnight	Variation over			
			Financial year so far		Year-on-year	
			2008-2009	2009-2010	2009	2010
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and Time Deposits from Banks	55,186	-232	-1,757	6,331	5,637	10,165
Borrowings from Banks ⁽¹⁾	19,691	1,696	-1,153	-9,796	3,994	-12,151
Other Demand and Time Liabilities ⁽²⁾	5,585	28	6,865	-16,188	7,382	-19,660
Liabilities to Others						
Aggregate Deposits	42,99,843	4,452	4,91,013	4,65,733	6,51,939	6,11,891
		(0.1)	(15.4)	(12.1)	(21.5)	(16.6)
Demand	5,44,885	-16,309	-76,262	21,800	15,311	96,837
Time	37,54,958	20,760	5,67,275	4,43,933	6,36,628	5,15,054
Borrowings ⁽³⁾	1,05,981	2,785	5,667	-7,956	7,684	-6,191
Other Demand and Time Liabilities	3,29,210	5,921	-10,988	21,690	3,484	41,842
Borrowings from Reserve Bank	—	—	3,702	-11,728	7,702	-7,702
Cash in Hand and Balances with Reserve Bank	2,72,297	11,986	-54,886	13,822	-31,868	52,017
Cash in Hand	23,962	-2,105	1,628	3,681	3,387	4,290
Balances with Reserve Bank	2,48,335	14,091	-56,514	10,140	-35,255	47,727
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	49,882	-1,674	7,004	-3,027	5,373	6,862
Money at Call and Short Notice	9,661	939	-957	-5,377	4,442	-9,307
Advances to Banks	3,240	1,101	-993	336	-212	454
Other Assets	26,404	880	16,467	-25,317	17,664	-21,219
Investments⁽⁵⁾	13,94,192	-7,366	1,97,155	2,27,782	1,86,281	2,25,323
		(-0.5)	(20.3)	(19.5)	(19.0)	(19.3)
Government Securities	13,81,776	-5,470	1,99,672	2,25,990	1,88,817	2,23,442
Other Approved Securities	12,417	-1,896	-2,518	1,792	-2,536	1,881
Bank Credit	30,51,676	22,597	2,90,090	2,76,127	4,37,984	3,99,672
		(0.7)	(12.3)	(9.9)	(19.8)	(15.1)
Food Credit	44,527	611	2,669	-1,684	4,250	-2,542
Non-Food credit	30,07,149	21,986	2,87,421	2,77,811	4,33,734	4,02,214
Loans, Cash-credit and Overdrafts	29,39,974	17,948	2,96,937	2,64,297	4,36,092	3,81,461
Inland Bills- Purchased	11,161	-352	-782	-553	607	-651
Discounted ⁽⁶⁾	56,461	1,074	-857	13,304	3,123	16,765
Foreign Bills- Purchased	16,621	1,165	-391	-1,901	1,701	513
Discounted	27,459	2,762	-4,817	980	-3,538	1,584
Cash-Deposit Ratio	6.33					
Investment-Deposit Ratio	32.42					
Credit-Deposit Ratio	70.97					

(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.