

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 2010 May 21#	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	61,083	-626	-153	-3,848	6,968	12,380
Borrowings from Banks ⁽¹⁾	17,767	-3,139	-9,599	-14,590	-6,427	-2,121
Other Demand and Time Liabilities ⁽²⁾	7,490	7	-2,630	1,512	-4,577	-11,652
Liabilities to Others						
Aggregate Deposits	45,26,220	-4,997	1,30,691	33,394	7,27,370	5,61,420
		(-0.1)	(3.4)	(0.7)	(22.5)	(14.2)
Demand	5,73,356	-4,085	-14,683	-72,254	56,793	64,954
Time	39,52,864	-912	1,45,374	1,05,648	6,70,577	4,96,466
Borrowings ⁽³⁾	1,15,192	5,355	-9,507	10,914	355	10,763
Other Demand and Time Liabilities	3,26,172	-1,419	-2,179	-3,248	17,420	20,831
Borrowings from Reserve Bank	—	—	-9,378	-42	2,184	-2,350
Cash in Hand and Balances with Reserve Bank	3,07,458	-11,643	-17,795	490	-41,415	66,777
Cash in Hand	26,454	725	5,546	877	6,859	628
Balances with Reserve Bank	2,81,003	-12,368	-23,341	-387	-48,274	66,149
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	50,442	-326	-2,421	-11,978	17,086	-46
Money at Call and Short Notice	8,927	285	-6,155	-8,741	-2,786	45
Advances to Banks	4,801	-1,837	-1,050	-5,091	-1,605	2,948
Other Assets	39,444	643	-7,523	-5,019	6,147	-4,754
Investments⁽⁵⁾	14,44,728	16,585	90,501	59,975	2,34,618	1,87,816
		(1.2)	(7.8)	(4.3)	(23.0)	(14.9)
Government Securities	14,38,314	16,460	90,806	59,919	2,37,111	1,91,722
Other Approved Securities	6,414	125	-305	56	-2,493	-3,906
Bank Credit	32,30,178	2,407	-39,097	-14,610	3,75,245	4,93,726
		(0.1)	(-1.4)	(-0.5)	(15.9)	(18.0)
Food Credit	49,403	-3,225	11,272	913	3,140	-8,080
Non-Food credit	31,80,776	5,632	-50,369	-15,523	3,72,105	5,01,806
Loans, Cash-credit and Overdrafts	31,08,787	2,166	-31,027	-13,371	3,83,765	4,64,138
Inland Bills- Purchased	10,582	-336	-1,167	-1,432	-1,623	34
Discounted ⁽⁶⁾	62,856	-139	326	638	1,717	19,373
Foreign Bills- Purchased	15,931	693	-2,570	-201	-305	-21
Discounted	32,022	24	-4,659	-244	-8,309	10,203
Cash-Deposit Ratio	6.79					
Investment-Deposit Ratio	31.92					
Credit-Deposit Ratio	71.37					

(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.