

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

(₹ crore)

Item	Outstanding as on Sep. 10 # 2010	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	62,504	1,457	3,139	-2,427	11,389	10,510
Borrowings from Banks <sup>(1)</sup>	23,141	-3,005	-7,808	-9,216	-12,466	1,463
Other Demand and Time Liabilities <sup>(2)</sup>	7,852	604	-15,312	1,874	-31,188	1,391
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>46,90,703</b>	<b>20,465</b>	<b>2,52,361</b>	<b>1,97,877</b>	<b>6,83,928</b>	<b>6,04,233</b>
		<b>(0.4)</b>	<b>(6.6)</b>	<b>(4.4)</b>	<b>(20.1)</b>	<b>(14.8)</b>
Demand	5,89,787	-13,117	2,679	-55,822	58,195	64,024
Time	41,00,916	33,582	2,49,682	2,53,700	6,25,733	5,40,209
Borrowings <sup>(3)</sup>	1,35,173	5,667	-8,223	30,895	-1,505	29,460
Other Demand and Time Liabilities	3,32,525	9,665	20,245	3,105	35,423	4,760
<b>Borrowings from Reserve Bank</b>	<b>877</b>	<b>-18</b>	<b>-11,728</b>	<b>835</b>	<b>-2,671</b>	<b>877</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,47,087</b>	<b>21,004</b>	<b>-10,133</b>	<b>40,119</b>	<b>-88,131</b>	<b>98,745</b>
Cash in Hand	29,738	485	1,854	4,160	1,789	7,603
Balances with Reserve Bank	3,17,349	20,519	-11,988	35,959	-89,920	91,142
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	45,252	1,172	-4,969	-17,169	13,180	-2,688
Money at Call and Short Notice	12,110	-2,113	-5,947	-5,558	-11,078	3,020
Advances to Banks	5,004	-1,345	-1,115	-4,888	-781	3,216
Other Assets	50,845	433	-23,582	6,382	-25,062	22,707
<b>Investments<sup>(5)</sup></b>	<b>14,58,819</b>	<b>-17,299</b>	<b>1,80,414</b>	<b>74,067</b>	<b>3,45,495</b>	<b>1,11,996</b>
		<b>(-1.2)</b>	<b>(15.5)</b>	<b>(5.3)</b>	<b>(34.5)</b>	<b>(8.3)</b>
Government Securities	14,53,335	-17,275	1,82,866	74,940	3,49,803	1,14,684
Other Approved Securities	5,484	-24	-2,452	-873	-4,308	-2,688
<b>Bank Credit</b>	<b>33,82,928</b>	<b>31,532</b>	<b>48,987</b>	<b>1,38,140</b>	<b>3,28,979</b>	<b>5,58,391</b>
		<b>(0.9)</b>	<b>(1.8)</b>	<b>(4.3)</b>	<b>(13.2)</b>	<b>(19.8)</b>
Food Credit	51,118	3,833	1,561	2,629	2,582	3,346
Non-Food credit	33,31,810	27,699	47,427	1,35,511	3,26,397	5,55,045
Loans, Cash-credit and Overdrafts	32,62,824	32,269	49,662	1,40,665	3,32,181	5,37,485
Inland Bills- Purchased	10,279	549	-1,643	-1,735	-2,340	207
Discounted <sup>(6)</sup>	60,803	-2,260	3,703	-1,415	3,590	13,942
Foreign Bills- Purchased	16,651	366	-2,237	518	-2,411	366
Discounted	32,372	608	-498	106	-2,042	6,391
<b>Cash-Deposit Ratio</b>	<b>7.40</b>					
<b>Investment-Deposit Ratio</b>	<b>31.10</b>					
<b>Credit-Deposit Ratio</b>	<b>72.12</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.