

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

(₹ crore)

Item	Outstanding as on Aug. 13 # 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	61,937	-770	1,769	-2,994	9,880	11,312
Borrowings from Banks <sup>(1)</sup>	24,615	-5,900	-3,710	-7,743	-9,897	-1,163
Other Demand and Time Liabilities <sup>(2)</sup>	7,002	-248	-7,569	1,024	-14,634	-7,203
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>46,31,579</b>	<b>-8,016</b>	<b>2,23,960</b>	<b>1,38,753</b>	<b>7,25,418</b>	<b>5,73,510</b>
		<b>(-0.2)</b>	<b>(5.8)</b>	<b>(3.1)</b>	<b>(21.8)</b>	<b>(14.1)</b>
Demand	5,91,312	-26,574	9,233	-54,298	88,707	58,994
Time	40,40,268	18,558	2,14,727	1,93,051	6,36,711	5,14,516
Borrowings <sup>(3)</sup>	1,24,141	-4,318	-7,228	19,863	5,784	17,433
Other Demand and Time Liabilities	3,19,299	-15,779	20,805	-10,121	47,432	-9,026
<b>Borrowings from Reserve Bank</b>	<b>1,132</b>	<b>-909</b>	<b>-11,728</b>	<b>1,090</b>	<b>-5,361</b>	<b>1,132</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,22,651</b>	<b>-6,865</b>	<b>-34,453</b>	<b>15,683</b>	<b>-1,11,210</b>	<b>98,629</b>
Cash in Hand	27,400	-1,812	4,082	1,822	5,314	3,037
Balances with Reserve Bank	2,95,251	-5,053	-38,535	13,861	-1,16,524	95,592
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	44,917	-2,277	-4,819	-17,504	15,177	-3,173
Money at Call and Short Notice	11,063	-7,376	-638	-6,606	-3,099	-3,337
Advances to Banks	5,708	-52	-986	-4,184	-1,446	3,790
Other Assets	48,039	-812	-15,782	3,576	-5,893	12,100
<b>Investments<sup>(5)</sup></b>	<b>14,52,444</b>	<b>7,872</b>	<b>1,76,750</b>	<b>67,691</b>	<b>3,46,665</b>	<b>1,09,283</b>
		<b>(0.5)</b>	<b>(15.2)</b>	<b>(4.9)</b>	<b>(34.8)</b>	<b>(8.1)</b>
Government Securities	14,46,724	7,921	1,78,536	68,330	3,49,992	1,12,402
Other Approved Securities	5,719	-49	-1,786	-638	-3,328	-3,119
<b>Bank Credit</b>	<b>33,64,511</b>	<b>7,245</b>	<b>24,955</b>	<b>1,19,723</b>	<b>3,61,688</b>	<b>5,64,006</b>
		<b>(0.2)</b>	<b>(0.9)</b>	<b>(3.7)</b>	<b>(14.8)</b>	<b>(20.1)</b>
Food Credit	46,928	-4,499	2,659	-1,562	4,817	-1,943
Non-Food credit	33,17,583	11,744	22,296	1,21,284	3,56,871	5,65,949
Loans, Cash-credit and Overdrafts	32,41,167	5,826	29,708	1,19,009	3,66,773	5,35,782
Inland Bills- Purchased	9,709	44	-874	-2,304	-743	-1,130
Discounted <sup>(6)</sup>	65,176	171	1,854	2,958	2,258	20,165
Foreign Bills- Purchased	16,995	-80	-3,349	862	-2,795	1,821
Discounted	31,464	1,284	-2,383	-802	-3,805	7,368
<b>Cash-Deposit Ratio</b>	<b>6.97</b>					
<b>Investment-Deposit Ratio</b>	<b>31.36</b>					
<b>Credit-Deposit Ratio</b>	<b>72.64</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.