

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

(₹ crore)

Item	Outstanding as on Jan. 14 # 2011	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2009-2010	2010-2011	2010	2011
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	66,429	-3,071	5,060	1,498	9,811	12,513
Borrowings from Banks <sup>(1)</sup>	23,220	-3,418	-10,434	-9,138	-9,172	4,167
Other Demand and Time Liabilities <sup>(2)</sup>	7,162	-1,959	-16,246	1,184	-22,354	1,635
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>49,45,648</b>	<b>-25,742</b>	<b>4,13,392</b>	<b>4,52,822</b>	<b>6,16,628</b>	<b>6,98,146</b>
		<b>(-0.5)</b>	<b>(10.8)</b>	<b>(10.1)</b>	<b>(17.0)</b>	<b>(16.4)</b>
Demand	5,72,901	-63,624	16,809	-72,709	91,454	33,007
Time	43,72,747	37,882	3,96,583	5,25,531	5,25,174	6,65,139
Borrowings <sup>(3)</sup>	1,24,181	7,443	-12,169	19,903	-14,665	22,413
Other Demand and Time Liabilities	3,23,791	-5,009	10,214	-5,629	11,403	6,057
<b>Borrowings from Reserve Bank</b>	<b>3,280</b>	<b>-1,696</b>	<b>-11,338</b>	<b>3,238</b>	<b>-8,545</b>	<b>2,890</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,38,536</b>	<b>-7,601</b>	<b>-3,251</b>	<b>31,568</b>	<b>21,325</b>	<b>83,311</b>
Cash in Hand	30,252	-3,016	4,379	4,675	3,339	5,593
Balances with Reserve Bank	3,08,283	-4,585	-7,630	26,893	17,986	77,719
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	47,855	-5,253	-4,690	-14,566	6,806	-364
Money at Call and Short Notice	12,156	-3,459	-3,452	-5,512	-7,081	571
Advances to Banks	5,740	-1,781	-490	-4,152	-337	3,327
Other Assets	47,468	-3,270	-27,687	3,005	-24,345	23,434
<b>Investments<sup>(5)</sup></b>	<b>14,64,489</b>	<b>16,251</b>	<b>2,15,007</b>	<b>79,737</b>	<b>2,42,139</b>	<b>83,072</b>
		<b>(1.1)</b>	<b>(18.4)</b>	<b>(5.8)</b>	<b>(21.3)</b>	<b>(6.0)</b>
Government Securities	14,59,961	16,477	2,18,850	81,566	2,46,147	85,325
Other Approved Securities	4,529	-226	-3,843	-1,829	-4,009	-2,253
<b>Bank Credit</b>	<b>37,19,885</b>	<b>-43,327</b>	<b>2,34,628</b>	<b>4,75,097</b>	<b>3,68,101</b>	<b>7,09,708</b>
		<b>(-1.2)</b>	<b>(8.5)</b>	<b>(14.6)</b>	<b>(13.9)</b>	<b>(23.6)</b>
Food Credit	63,953	-1,995	-3,677	15,463	-7,161	21,418
Non-Food credit	36,55,933	-41,332	2,38,305	4,59,634	3,75,262	6,88,289
Loans, Cash-credit and Overdrafts	35,84,063	-42,438	2,27,719	4,61,905	3,54,423	6,80,667
Inland Bills- Purchased	12,588	-894	-437	574	-1,883	1,311
Discounted <sup>(6)</sup>	69,255	-243	11,848	7,037	17,208	14,249
Foreign Bills- Purchased	18,788	-262	-2,831	2,656	-1,143	3,097
Discounted	35,191	511	-1,671	2,925	-504	10,384
<b>Cash-Deposit Ratio</b>	<b>6.85</b>					
<b>Investment-Deposit Ratio</b>	<b>29.61</b>					
<b>Credit-Deposit Ratio</b>	<b>75.22</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.