

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Oct. 22 # 2010	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	63,853	1,066	2,844	-1,078	6,901	12,153
Borrowings from Banks ⁽¹⁾	25,047	2,048	-12,075	-7,310	-18,978	7,635
Other Demand and Time Liabilities ⁽²⁾	7,873	888	-15,958	1,895	-34,987	2,058
Liabilities to Others						
Aggregate Deposits	48,75,254	86,945	3,21,296	3,82,429	6,66,279	7,19,849
		(1.8)	(8.4)	(8.5)	(19.1)	(17.3)
Demand	6,66,122	50,699	12,247	20,512	71,195	1,30,790
Time	42,09,132	36,246	3,09,048	3,61,916	5,95,084	5,89,059
Borrowings ⁽³⁾	1,14,575	-4,761	-13,200	10,297	-13,195	13,839
Other Demand and Time Liabilities	3,76,224	52,554	2,672	46,803	6,829	66,032
Borrowings from Reserve Bank	4,094	1,559	-11,728	4,052	-685	4,094
Cash in Hand and Balances with Reserve Bank	3,05,174	1,771	-23,217	-1,794	1,655	69,916
Cash in Hand	30,438	2,593	6,006	4,860	2,607	4,152
Balances with Reserve Bank	2,74,736	-823	-29,223	-6,654	-952	65,764
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	46,796	426	-6,597	-15,624	7,924	484
Money at Call and Short Notice	15,698	2,790	-7,592	-1,970	-12,788	8,252
Advances to Banks	4,599	-773	-978	-5,293	-1,900	2,674
Other Assets	53,531	2,996	-27,869	9,067	-37,030	29,679
Investments⁽⁵⁾	15,02,032	26,335	1,88,990	1,17,279	2,99,802	1,46,631
		(1.8)	(16.2)	(8.5)	(28.4)	(10.8)
Government Securities	14,96,671	26,441	1,91,874	1,18,277	3,04,543	1,49,012
Other Approved Securities	5,360	-106	-2,884	-997	-4,742	-2,381
Bank Credit	34,76,133	7,134	92,716	2,31,345	2,52,285	6,07,868
		(0.2)	(3.3)	(7.1)	(9.6)	(21.2)
Food Credit	47,215	-2,540	-10,198	-1,275	-12,242	11,202
Non-Food credit	34,28,918	9,674	1,02,914	2,32,619	2,64,527	5,96,665
Loans, Cash-credit and Overdrafts	33,55,262	13,485	91,857	2,33,104	2,55,344	5,87,729
Inland Bills- Purchased	10,192	-274	-1,801	-1,821	-3,419	279
Discounted ⁽⁶⁾	63,759	-4,703	6,884	1,541	7,717	13,718
Foreign Bills- Purchased	16,814	-95	-2,538	681	-2,403	829
Discounted	30,105	-1,279	-1,687	-2,160	-4,954	5,313
Cash-Deposit Ratio	6.26					
Investment-Deposit Ratio	30.81					
Credit-Deposit Ratio	71.30					

(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.