

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

(₹ crore)

Item	Outstanding as on Aug. 27 # 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	61,047	-890	2,106	-3,884	11,225	10,086
Borrowings from Banks <sup>(1)</sup>	26,146	1,531	-6,718	-6,212	-11,131	3,377
Other Demand and Time Liabilities <sup>(2)</sup>	7,248	246	-8,312	1,270	-16,642	-6,212
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>46,70,238</b>	<b>38,659</b>	<b>2,46,602</b>	<b>1,77,412</b>	<b>6,93,875</b>	<b>5,89,527</b>
		<b>(0.8)</b>	<b>(6.4)</b>	<b>(3.9)</b>	<b>(20.5)</b>	<b>(14.4)</b>
Demand	6,02,904	11,592	14,750	-42,706	68,588	65,069
Time	40,67,334	27,066	2,31,851	2,20,118	6,25,287	5,24,458
Borrowings <sup>(3)</sup>	1,29,506	5,365	4,130	25,228	11,606	11,440
Other Demand and Time Liabilities	3,22,860	3,561	10,107	-6,560	31,165	5,232
<b>Borrowings from Reserve Bank</b>	<b>895</b>	<b>-237</b>	<b>-11,728</b>	<b>853</b>	<b>-2,087</b>	<b>895</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,26,083</b>	<b>3,432</b>	<b>-24,560</b>	<b>19,115</b>	<b>-98,530</b>	<b>92,168</b>
Cash in Hand	29,253	1,853	3,204	3,675	2,256	5,768
Balances with Reserve Bank	2,96,830	1,579	-27,764	15,440	-1,00,786	86,399
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	44,080	-837	-6,895	-18,341	13,959	-1,935
Money at Call and Short Notice	14,223	3,160	-3,320	-3,445	-6,316	2,505
Advances to Banks	6,349	641	-1,206	-3,544	-1,906	4,651
Other Assets	50,412	2,373	-15,763	5,949	-8,397	14,454
<b>Investments<sup>(5)</sup></b>	<b>14,76,119</b>	<b>23,675</b>	<b>1,99,582</b>	<b>91,366</b>	<b>3,50,196</b>	<b>1,10,126</b>
		<b>(1.6)</b>	<b>(17.1)</b>	<b>(6.6)</b>	<b>(34.5)</b>	<b>(8.1)</b>
Government Securities	14,70,610	23,886	2,01,348	92,215	3,53,144	1,13,476
Other Approved Securities	5,509	-211	-1,766	-849	-2,948	-3,350
<b>Bank Credit</b>	<b>33,51,396</b>	<b>-13,115</b>	<b>31,191</b>	<b>1,06,608</b>	<b>3,45,987</b>	<b>5,44,655</b>
		<b>(-0.4)</b>	<b>(1.1)</b>	<b>(3.3)</b>	<b>(14.1)</b>	<b>(19.4)</b>
Food Credit	47,285	358	2,900	-1,204	4,768	-1,826
Non-Food credit	33,04,111	-13,472	28,291	1,07,812	3,41,219	5,46,481
Loans, Cash-credit and Overdrafts	32,30,555	-10,612	34,027	1,08,397	3,51,599	5,20,851
Inland Bills- Purchased	9,730	21	-1,549	-2,283	-1,910	-435
Discounted <sup>(6)</sup>	63,062	-2,114	2,530	844	2,148	17,375
Foreign Bills- Purchased	16,285	-709	-3,071	153	-2,429	834
Discounted	31,764	300	-746	-502	-3,421	6,030
<b>Cash-Deposit Ratio</b>	<b>6.98</b>					
<b>Investment-Deposit Ratio</b>	<b>31.61</b>					
<b>Credit-Deposit Ratio</b>	<b>71.76</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.