

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

(₹ crore)

Item	Outstanding as on Sep. 24 # 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	65,737	3,233	5,449	806	11,977	11,433
Borrowings from Banks <sup>(1)</sup>	21,702	-1,439	-9,589	-10,656	-9,166	1,804
Other Demand and Time Liabilities <sup>(2)</sup>	8,839	987	-15,564	2,861	-28,693	2,630
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>47,07,293</b>	<b>16,590</b>	<b>2,84,494</b>	<b>2,14,467</b>	<b>6,79,276</b>	<b>5,88,690</b>
		<b>(0.4)</b>	<b>(7.4)</b>	<b>(4.8)</b>	<b>(19.8)</b>	<b>(14.3)</b>
Demand	6,13,446	23,659	31,575	-32,163	55,761	58,786
Time	40,93,847	-7,069	2,52,918	2,46,631	6,23,515	5,29,904
Borrowings <sup>(3)</sup>	1,19,955	-15,218	-19,495	15,677	-17,962	25,513
Other Demand and Time Liabilities	3,29,168	-3,357	11,635	-252	22,687	10,012
<b>Borrowings from Reserve Bank</b>	<b>2,316</b>	<b>1,439</b>	<b>-11,728</b>	<b>2,274</b>	<b>-6,094</b>	<b>2,316</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,21,624</b>	<b>-25,463</b>	<b>-7,996</b>	<b>14,657</b>	<b>-91,303</b>	<b>71,145</b>
Cash in Hand	29,860	122	4,518	4,282	1,317	5,061
Balances with Reserve Bank	2,91,765	-25,585	-12,514	10,375	-92,620	66,084
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	48,298	3,046	-2,099	-14,122	15,534	-2,512
Money at Call and Short Notice	13,404	1,294	-5,131	-4,264	-5,695	3,498
Advances to Banks	4,591	-413	-519	-5,301	-35	2,207
Other Assets	53,334	2,489	-21,502	8,870	-19,670	23,116
<b>Investments<sup>(5)</sup></b>	<b>14,72,511</b>	<b>13,691</b>	<b>2,05,675</b>	<b>87,758</b>	<b>3,87,527</b>	<b>1,00,426</b>
		<b>(0.9)</b>	<b>(17.6)</b>	<b>(6.3)</b>	<b>(39.4)</b>	<b>(7.3)</b>
Government Securities	14,67,095	13,760	2,08,297	88,700	3,91,817	1,03,012
Other Approved Securities	5,416	-68	-2,622	-942	-4,291	-2,587
<b>Bank Credit</b>	<b>34,22,291</b>	<b>39,364</b>	<b>99,121</b>	<b>1,77,503</b>	<b>3,23,645</b>	<b>5,47,621</b>
		<b>(1.2)</b>	<b>(3.6)</b>	<b>(5.5)</b>	<b>(12.7)</b>	<b>(19.0)</b>
Food Credit	50,232	-886	-3,793	1,743	-2,758	7,814
Non-Food credit	33,72,059	40,249	1,02,914	1,75,760	3,26,402	5,39,806
Loans, Cash-credit and Overdrafts	32,98,895	36,071	95,740	1,76,737	3,26,683	5,27,478
Inland Bills- Purchased	10,166	-113	-1,327	-1,848	-2,731	-221
Discounted <sup>(6)</sup>	62,106	1,303	6,139	-112	5,861	12,809
Foreign Bills- Purchased	17,150	499	-1,252	1,017	-2,146	-120
Discounted	33,975	1,603	-179	1,709	-4,022	7,675
<b>Cash-Deposit Ratio</b>	<b>6.83</b>					
<b>Investment-Deposit Ratio</b>	<b>31.28</b>					
<b>Credit-Deposit Ratio</b>	<b>72.70</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.