

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

(₹ crore)

Item	Outstanding as on Feb. 25 # 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	70,965	2,716	7,310	6,034	12,028	14,799
Borrowings from Banks <sup>(1)</sup>	26,352	20	-8,419	-6,006	-6,833	5,283
Other Demand and Time Liabilities <sup>(2)</sup>	7,099	118	-15,915	1,121	-24,261	1,242
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>50,83,852</b>	<b>41,697</b>	<b>5,33,240</b>	<b>5,91,026</b>	<b>6,32,610</b>	<b>7,16,503</b>
		<b>(0.8)</b>	<b>(13.9)</b>	<b>(13.2)</b>	<b>(16.9)</b>	<b>(16.4)</b>
Demand	6,00,876	27,679	48,379	-44,733	95,673	29,412
Time	44,82,976	14,018	4,84,860	6,35,760	5,36,937	6,87,091
Borrowings <sup>(3)</sup>	1,23,444	-1,315	-8,450	19,166	-9,758	17,958
Other Demand and Time Liabilities	3,32,069	8,687	32,281	2,649	37,434	-7,732
<b>Borrowings from Reserve Bank</b>	<b>3,352</b>	<b>357</b>	<b>-11,488</b>	<b>3,310</b>	<b>-6,873</b>	<b>3,112</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,46,976</b>	<b>3,672</b>	<b>47,970</b>	<b>40,009</b>	<b>90,658</b>	<b>40,531</b>
Cash in Hand	30,999	1,443	6,470	5,421	5,429	4,248
Balances with Reserve Bank	3,15,978	2,229	41,500	34,587	85,229	36,283
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	51,378	1,631	935	-11,043	8,855	-2,466
Money at Call and Short Notice	15,634	1,329	-946	-2,035	-5,907	1,542
Advances to Banks	6,553	437	-89	-3,339	143	3,738
Other Assets	54,199	1,917	-21,068	9,736	-20,310	23,546
<b>Investments<sup>(5)</sup></b>	<b>14,85,162</b>	<b>14,880</b>	<b>2,14,264</b>	<b>1,00,410</b>	<b>1,94,117</b>	<b>1,04,488</b>
		<b>(1.0)</b>	<b>(18.4)</b>	<b>(7.3)</b>	<b>(16.4)</b>	<b>(7.6)</b>
Government Securities	14,80,541	14,661	2,18,378	1,02,146	1,98,059	1,06,377
Other Approved Securities	4,621	219	-4,114	-1,737	-3,942	-1,889
<b>Bank Credit</b>	<b>38,10,445</b>	<b>25,875</b>	<b>3,17,200</b>	<b>5,65,657</b>	<b>4,24,822</b>	<b>7,17,695</b>
		<b>(0.7)</b>	<b>(11.4)</b>	<b>(17.4)</b>	<b>(15.9)</b>	<b>(23.2)</b>
Food Credit	65,292	1,289	1,680	16,802	-539	17,400
Non-Food credit	37,45,153	24,586	3,15,520	5,48,855	4,25,361	7,00,295
Loans, Cash-credit and Overdrafts	36,69,169	23,893	3,02,570	5,47,011	4,04,577	6,90,923
Inland Bills- Purchased	13,058	-606	-94	1,044	1	1,438
Discounted <sup>(6)</sup>	72,570	1,694	15,012	10,352	17,410	14,401
Foreign Bills- Purchased	18,603	500	-1,200	2,470	890	1,280
Discounted	37,045	394	913	4,779	1,944	9,653
<b>Cash-Deposit Ratio</b>	<b>6.83</b>					
<b>Investment-Deposit Ratio</b>	<b>29.21</b>					
<b>Credit-Deposit Ratio</b>	<b>74.95</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.