

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Oct. 8 # 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	62,787	-2,950	3,459	-2,144	9,627	10,473
Borrowings from Banks ⁽¹⁾	22,999	1,297	-12,305	-9,359	-16,245	5,817
Other Demand and Time Liabilities ⁽²⁾	6,984	-1,855	-15,498	1,006	-30,670	709
Liabilities to Others						
Aggregate Deposits	47,88,309	81,016	3,28,490	2,95,484	6,94,231	6,25,710
		(1.7)	(8.6)	(6.6)	(20.0)	(15.0)
Demand	6,15,423	1,977	8,296	-30,186	48,518	84,042
Time	41,72,886	79,039	3,20,193	3,25,670	6,45,713	5,41,668
Borrowings ⁽³⁾	1,19,336	-619	-15,567	15,058	-18,121	20,966
Other Demand and Time Liabilities	3,23,669	-5,499	11,967	-5,751	18,994	4,182
Borrowings from Reserve Bank	2,535	219	-11,728	2,493	-8,290	2,535
Cash in Hand and Balances with Reserve Bank	3,03,403	-18,221	-45,779	-3,565	-1,30,575	90,707
Cash in Hand	27,845	-2,015	3,689	2,267	-980	3,875
Balances with Reserve Bank	2,75,559	-16,206	-49,468	-5,831	-1,29,595	86,832
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	46,371	-1,927	-4,920	-16,050	12,370	-1,618
Money at Call and Short Notice	12,908	-496	-7,703	-4,760	-12,595	5,573
Advances to Banks	5,372	781	-735	-4,520	-742	3,204
Other Assets	50,535	-2,799	-26,773	6,071	-27,989	25,587
Investments⁽⁵⁾	14,75,697	3,186	1,99,023	90,944	3,87,549	1,10,264
		(0.2)	(17.1)	(6.6)	(39.6)	(8.1)
Government Securities	14,70,231	3,136	2,01,764	91,836	3,92,145	1,12,680
Other Approved Securities	5,466	50	-2,742	-892	-4,595	-2,417
Bank Credit	34,68,999	46,708	1,13,445	2,24,211	2,79,306	5,80,004
		(1.4)	(4.1)	(6.9)	(10.7)	(20.1)
Food Credit	49,754	-478	-3,490	1,265	-6,174	7,034
Non-Food credit	34,19,245	47,185	1,16,935	2,22,946	2,85,480	5,72,971
Loans, Cash-credit and Overdrafts	33,41,778	42,882	1,10,512	2,19,619	2,82,246	5,55,589
Inland Bills- Purchased	10,466	300	-1,195	-1,548	-3,602	-53
Discounted ⁽⁶⁾	68,462	6,356	6,240	6,244	6,491	19,065
Foreign Bills- Purchased	16,909	-241	-2,108	776	-2,407	494
Discounted	31,385	-2,590	-3	-881	-3,423	4,909
Cash-Deposit Ratio	6.34					
Investment-Deposit Ratio	30.82					
Credit-Deposit Ratio	72.45					

(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.