

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on 2010 Aug. 13#	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	61,937	-770	1,769	-2,994	9,880	11,312
Borrowings from Banks ⁽¹⁾	24,615	-5,900	-3,710	-7,743	-9,897	-1,163
Other Demand and Time Liabilities ⁽²⁾	7,002	-248	-7,569	1,024	-14,634	-7,203
Liabilities to Others						
Aggregate Deposits	46,31,579	-8,016	2,23,960	1,38,753	7,25,418	5,73,510
		(-0.2)	(5.8)	(3.1)	(21.8)	(14.1)
Demand	5,91,312	-26,574	9,233	-54,298	88,707	58,994
Time	40,40,268	18,558	2,14,727	1,93,051	6,36,711	5,14,516
Borrowings ⁽³⁾	1,24,141	-4,318	-7,228	19,863	5,784	17,433
Other Demand and Time Liabilities	3,19,299	-15,779	20,805	-10,121	47,432	-9,026
Borrowings from Reserve Bank	1,132	-909	-11,728	1,090	-5,361	1,132
Cash in Hand and Balances with Reserve Bank	3,22,651	-6,865	-34,453	15,683	-1,11,210	98,629
Cash in Hand	27,400	-1,812	4,082	1,822	5,314	3,037
Balances with Reserve Bank	2,95,251	-5,053	-38,535	13,861	-1,16,524	95,592
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	44,917	-2,277	-4,819	-17,504	15,177	-3,173
Money at Call and Short Notice	11,063	-7,376	-638	-6,606	-3,099	-3,337
Advances to Banks	5,708	-52	-986	-4,184	-1,446	3,790
Other Assets	48,039	-812	-15,782	3,576	-5,893	12,100
Investments⁽⁵⁾	14,52,444	7,872	1,76,750	67,691	3,46,665	1,09,283
		(0.5)	(15.2)	(4.9)	(34.8)	(8.1)
Government Securities	14,46,724	7,921	1,78,536	68,330	3,49,992	1,12,402
Other Approved Securities	5,719	-49	-1,786	-638	-3,328	-3,119
Bank Credit	33,64,511	7,245	24,955	1,19,723	3,61,688	5,64,006
		(0.2)	(0.9)	(3.7)	(14.8)	(20.1)
Food Credit	46,928	-4,499	2,659	-1,562	4,817	-1,943
Non-Food credit	33,17,583	11,744	22,296	1,21,284	3,56,871	5,65,949
Loans, Cash-credit and Overdrafts	32,41,167	5,826	29,708	1,19,009	3,66,773	5,35,782
Inland Bills- Purchased	9,709	44	-874	-2,304	-743	-1,130
Discounted ⁽⁶⁾	65,176	171	1,854	2,958	2,258	20,165
Foreign Bills- Purchased	16,995	-80	-3,349	862	-2,795	1,821
Discounted	31,464	1,284	-2,383	-802	-3,805	7,368
Cash-Deposit Ratio	6.97					
Investment-Deposit Ratio	31.36					
Credit-Deposit Ratio	72.64					

(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.