

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Dec. 17 # 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	65,629	-909	4,018	698	7,539	12,755
Borrowings from Banks ⁽¹⁾	29,348	6,762	-11,837	-3,010	-9,518	11,698
Other Demand and Time Liabilities ⁽²⁾	7,145	128	-16,210	1,168	-23,651	1,583
Liabilities to Others						
Aggregate Deposits	47,99,789	-38,117	3,50,249	3,06,963	6,35,884	6,15,430
		(-0.8)	(9.1)	(6.8)	(17.9)	(14.7)
Demand	5,84,713	-16,345	2,432	-60,897	87,067	59,197
Time	42,15,076	-21,773	3,47,817	3,67,859	5,48,817	5,56,233
Borrowings ⁽³⁾	1,24,152	4,628	-78	19,874	2,139	10,294
Other Demand and Time Liabilities	3,36,363	-144	12,083	6,942	24,366	16,760
Borrowings from Reserve Bank	4,221	834	-11,565	4,179	-11,471	4,058
Cash in Hand and Balances with Reserve Bank	3,37,259	3,171	-2,967	30,291	24,380	81,750
Cash in Hand	29,527	-1,254	4,811	3,950	3,837	4,436
Balances with Reserve Bank	3,07,732	4,425	-7,778	26,342	20,543	77,315
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	49,978	1,242	-4,177	-12,442	8,569	1,246
Money at Call and Short Notice	16,444	5,788	-6,438	-1,224	-5,472	7,844
Advances to Banks	5,963	1,746	-826	-3,929	-765	3,885
Other Assets	49,139	-2,105	-26,577	4,676	-21,484	23,996
Investments⁽⁵⁾	14,43,303	-39,037	1,83,129	58,551	2,66,775	93,763
		(-2.6)	(15.7)	(4.2)	(24.6)	(6.9)
Government Securities	14,38,268	-39,007	1,86,598	59,873	2,70,553	95,884
Other Approved Securities	5,035	-30	-3,468	-1,322	-3,777	-2,121
Bank Credit	36,39,866	45,307	1,66,729	3,95,078	2,98,545	6,97,587
		(1.3)	(6.0)	(12.2)	(11.3)	(23.7)
Food Credit	62,521	1,033	-1,174	14,032	-7,073	17,484
Non-Food credit	35,77,345	44,274	1,67,903	3,81,046	3,05,617	6,80,103
Loans, Cash-credit and Overdrafts	35,10,154	44,803	1,64,289	3,87,996	2,91,873	6,70,189
Inland Bills- Purchased	11,715	516	-715	-299	-1,958	716
Discounted ⁽⁶⁾	66,449	-1,910	7,677	4,231	12,433	15,615
Foreign Bills- Purchased	17,966	208	-2,962	1,834	-1,909	2,406
Discounted	33,581	1,690	-1,560	1,315	-1,894	8,662
Cash-Deposit Ratio	7.03					
Investment-Deposit Ratio	30.07					
Credit-Deposit Ratio	75.83					

(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.