

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Dec. 3 # 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	66,538	2,565	2,726	1,607	6,370	14,957
Borrowings from Banks ⁽¹⁾	22,586	1,039	-12,029	-9,772	-8,272	5,128
Other Demand and Time Liabilities ⁽²⁾	7,018	-190	-16,140	1,040	-33,670	1,385
Liabilities to Others						
Aggregate Deposits	48,37,906	-11,700	3,73,819	3,45,080	6,55,347	6,29,977
		(-0.2)	(9.7)	(7.7)	(18.4)	(15.0)
Demand	6,01,058	-35,284	5,029	-44,552	88,110	72,944
Time	42,36,848	23,585	3,68,790	3,89,632	5,67,237	5,57,033
Borrowings ⁽³⁾	1,19,524	8,318	-10,274	15,246	-4,496	15,862
Other Demand and Time Liabilities	3,36,507	3,169	17,412	7,086	15,391	11,574
Borrowings from Reserve Bank	3,387	-1,060	-11,728	3,345	-4,518	3,387
Cash in Hand and Balances with Reserve Bank	3,34,088	1,387	-6,047	27,120	25,063	81,659
Cash in Hand	30,781	-1,288	3,460	5,203	2,559	7,041
Balances with Reserve Bank	3,03,307	2,676	-9,506	21,917	22,504	74,618
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	48,737	2,164	-8,953	-13,684	5,529	4,781
Money at Call and Short Notice	10,657	-604	-5,985	-7,011	-3,653	1,604
Advances to Banks	4,217	97	-632	-5,676	-40	1,945
Other Assets	51,244	-2,985	-27,176	6,781	-34,271	26,699
Investments⁽⁵⁾	14,82,340	7,740	2,20,033	97,587	2,83,491	95,896
		(0.5)	(18.9)	(7.0)	(25.7)	(6.9)
Government Securities	14,77,274	7,626	2,23,405	98,880	2,87,604	98,083
Other Approved Securities	5,065	114	-3,372	-1,292	-4,114	-2,187
Bank Credit	35,94,559	36,499	1,46,968	3,49,771	2,80,297	6,72,041
		(1.0)	(5.3)	(10.8)	(10.6)	(23.0)
Food Credit	61,488	3,480	-1,647	12,998	-6,676	16,924
Non-Food credit	35,33,072	33,019	1,48,615	3,36,773	2,86,972	6,55,118
Loans, Cash-credit and Overdrafts	34,65,351	32,674	1,46,774	3,43,193	2,76,681	6,42,901
Inland Bills- Purchased	11,199	540	-1,257	-814	-2,610	742
Discounted ⁽⁶⁾	68,360	1,620	5,370	6,142	10,301	19,832
Foreign Bills- Purchased	17,759	1,444	-2,329	1,626	-1,647	1,565
Discounted	31,891	221	-1,590	-375	-2,429	7,002
Cash-Deposit Ratio	6.91					
Investment-Deposit Ratio	30.64					
Credit-Deposit Ratio	74.30					

(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.