

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Nov. 5 # 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	63,234	-619	3,178	-1,697	5,701	11,200
Borrowings from Banks ⁽¹⁾	20,410	-4,638	-12,027	-11,948	-11,026	2,950
Other Demand and Time Liabilities ⁽²⁾	6,879	-993	-16,155	902	-26,797	1,262
Liabilities to Others						
Aggregate Deposits	48,10,227	-65,027	3,36,512	3,17,401	6,55,592	6,39,606
		(-1.3)	(8.8)	(7.1)	(18.7)	(15.3)
Demand	5,91,505	-74,617	3,864	-54,105	72,964	64,556
Time	42,18,722	9,590	3,32,648	3,71,506	5,82,627	5,75,050
Borrowings ⁽³⁾	1,08,115	-6,460	-17,252	3,837	-11,020	11,431
Other Demand and Time Liabilities	3,34,529	-41,695	12,499	5,108	12,062	14,510
Borrowings from Reserve Bank	3,871	-223	-11,728	3,829	-3,058	3,871
Cash in Hand and Balances with Reserve Bank	3,40,221	35,047	-14,289	33,253	20,929	96,034
Cash in Hand	28,760	-1,678	4,205	3,183	1,013	4,274
Balances with Reserve Bank	3,11,460	36,724	-18,494	30,070	19,916	91,760
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	47,307	511	-7,380	-15,114	5,778	1,778
Money at Call and Short Notice	10,047	-5,651	-5,640	-7,621	-6,347	649
Advances to Banks	3,959	-641	-1,081	-5,934	-722	2,136
Other Assets	51,974	-1,557	-27,456	7,510	-26,844	27,709
Investments⁽⁵⁾	14,87,012	-15,019	2,01,423	1,02,260	2,96,495	1,19,179
		(-1.0)	(17.3)	(7.4)	(27.7)	(8.7)
Government Securities	14,81,986	-14,686	2,04,320	1,03,591	3,00,988	1,21,880
Other Approved Securities	5,027	-334	-2,897	-1,331	-4,493	-2,700
Bank Credit	35,30,790	54,658	1,17,884	2,86,002	2,59,397	6,37,357
		(1.6)	(4.2)	(8.8)	(9.8)	(22.0)
Food Credit	53,749	6,534	-4,098	5,259	-9,461	11,636
Non-Food credit	34,77,042	48,124	1,21,982	2,80,743	2,68,858	6,25,721
Loans, Cash-credit and Overdrafts	34,06,518	51,255	1,18,523	2,84,360	2,62,860	6,12,318
Inland Bills- Purchased	10,684	491	-1,499	-1,330	-2,948	468
Discounted ⁽⁶⁾	64,306	547	6,206	2,088	7,687	14,942
Foreign Bills- Purchased	17,850	1,037	-2,599	1,718	-2,434	1,927
Discounted	31,433	1,327	-2,747	-833	-5,768	7,701
Cash-Deposit Ratio	7.07					
Investment-Deposit Ratio	30.91					
Credit-Deposit Ratio	73.40					

(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.