

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Nov. 26 # 2010	Month	Variation over			
			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	62,537	-1,684	1,176	-2,394	4,221	12,506
Borrowings from Banks ⁽¹⁾	21,399	-8,068	-10,659	-10,959	-18,534	2,571
Other Demand and Time Liabilities ⁽²⁾	7,054	-48	-16,211	1,076	-38,679	1,492
Liabilities to Others						
Aggregate Deposits	47,88,359	-1,66,791	3,66,552	2,95,533	6,57,730	5,87,698
		(-3.4)	(9.6)	(6.6)	(18.6)	(14.0)
Demand	5,78,507	-1,56,382	8,384	-67,102	76,867	47,039
Time	42,09,851	-10,409	3,58,168	3,62,635	5,80,864	5,40,659
Borrowings ⁽³⁾	1,35,864	27,940	14,214	31,586	2,460	7,714
Other Demand and Time Liabilities	3,24,252	-53,598	8,179	-5,169	12,015	8,552
Borrowings from Reserve Bank	4,582	-994	-11,728	4,540	-6,029	4,582
Cash in Hand and Balances with Reserve Bank	3,41,948	-38,000	-2,098	34,980	-330	85,570
Cash in Hand	31,070	282	7,487	5,492	4,668	3,302
Balances with Reserve Bank	3,10,878	-38,282	-9,585	29,488	-4,998	82,268
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	45,192	-1,719	-8,946	-17,229	5,304	1,229
Money at Call and Short Notice	10,178	-11,833	-4,630	-7,490	-14,592	-229
Advances to Banks	3,735	-795	-909	-6,157	-1,028	1,741
Other Assets	52,334	-3,442	-27,124	7,871	-38,542	27,737
Investments⁽⁵⁾	14,65,420	11,961	2,16,292	80,668	3,22,128	82,718
		(0.8)	(18.5)	(5.8)	(30.4)	(6.0)
Government Securities	14,60,463	12,093	2,19,656	82,069	3,26,282	85,022
Other Approved Securities	4,957	-132	-3,364	-1,401	-4,154	-2,304
Bank Credit	35,67,111	43,683	1,33,592	3,22,323	2,66,599	6,57,970
		(1.2)	(4.8)	(9.9)	(10.1)	(22.6)
Food Credit	59,125	8,441	-3,856	10,635	-8,039	16,770
Non-Food credit	35,07,987	35,242	1,37,448	3,11,688	2,74,638	6,41,200
Loans, Cash-credit and Overdrafts	34,39,406	39,699	1,32,949	3,17,248	2,63,079	6,30,780
Inland Bills- Purchased	10,752	336	-1,582	-1,262	-2,719	620
Discounted ⁽⁶⁾	67,526	2,613	4,280	5,308	9,370	20,089
Foreign Bills- Purchased	17,109	-141	-1,797	977	-1,191	384
Discounted	32,318	1,176	-257	52	-1,940	6,096
Cash-Deposit Ratio	7.14					
Investment-Deposit Ratio	30.60					
Credit-Deposit Ratio	74.50					

(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.

Notes : 1. Includes the impact of mergers since May 3, 2002.

2. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.