

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Jul. 29 # 2011	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2010-2011	2011-2012	2010	2011
			1	2	3	4
Liabilities to the Banking System						
Demand and Time Deposits from Banks	69,580	391	-1,883	-4,161	12,630	6,532
Borrowings from Banks ⁽¹⁾	26,150	-8,835	-2,414	-3,574	10,148	-3,794
Other Demand and Time Liabilities ⁽²⁾	9,883	-29	1,458	2,758	-7,192	2,446
Liabilities to Others						
Aggregate Deposits	54,81,132	63,888	1,81,917	2,73,163	6,04,285	8,06,390
		(1.2)	(4.0)	(5.2)	(14.8)	(17.2)
Demand	5,66,875	21,914	-23,975	-74,830	93,463	-54,759
Time	49,14,257	41,974	2,05,892	3,47,993	5,10,821	8,61,149
Borrowings ⁽³⁾	1,52,275	4,840	24,554	20,934	26,033	23,442
Other Demand and Time Liabilities	3,51,674	364	7,954	9,870	18,769	14,300
Borrowings from Reserve Bank	2,396	-1,561	1,999	-2,635	1,745	355
Cash in Hand and Balances with Reserve Bank	3,95,161	11,976	22,307	45,652	95,792	65,886
Cash in Hand	35,340	1,193	3,393	4,994	5,101	6,370
Balances with Reserve Bank	3,59,821	10,782	18,914	40,658	90,691	59,516
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	50,171	488	-14,466	-5,966	-606	2,216
Money at Call and Short Notice	15,077	-7,478	1,713	-1,529	10,428	-4,304
Advances to Banks	7,589	-1,638	-4,171	-4,980	4,001	1,868
Other Assets	66,086	1,121	6,380	-2,987	14,934	15,243
Investments⁽⁵⁾	16,81,257	9,134	69,851	1,79,638	1,18,836	2,26,653
		(0.5)	(5.0)	(12.0)	(8.9)	(15.6)
Government Securities	16,76,750	9,473	70,512	1,79,603	1,22,037	2,27,843
Other Approved Securities	4,507	-339	-661	35	-3,201	-1,190
Bank Credit	40,05,366	-9,190	1,35,211	63,283	5,74,775	6,25,366
		(-0.2)	(4.2)	(1.6)	(20.5)	(18.5)
Food Credit	70,452	-5,988	2,937	6,169	2,536	19,025
Non-Food credit	39,34,914	-3,202	1,32,274	57,114	5,72,240	6,06,341
Loans, Cash-credit and Overdrafts	38,60,268	-7,587	1,34,026	66,261	5,46,188	6,04,083
Inland Bills- Purchased	10,357	-325	-2,239	-3,087	-1,300	582
Discounted ⁽⁶⁾	83,283	-826	3,530	3,416	20,594	17,535
Foreign Bills- Purchased	17,664	-19	1,011	-919	1,519	520
Discounted	33,795	-432	-1,116	-2,388	7,774	2,646
Cash-Deposit Ratio	7.21					
Investment-Deposit Ratio	30.67					
Credit-Deposit Ratio	73.08					

(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.