

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Mar. 11 # 2011	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2009-2010	2010-2011	2010	2011
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and Time Deposits from Banks	70,412	-552	10,886	5,481	14,198	10,671
Borrowings from Banks ⁽¹⁾	24,243	-2,108	-6,729	-8,114	-8,384	1,486
Other Demand and Time Liabilities ⁽²⁾	7,167	68	-15,753	1,189	-21,962	1,147
Liabilities to Others						
Aggregate Deposits	51,40,369	56,517	5,75,161	6,47,544	6,82,436	7,31,099
		(1.1)	(15.0)	(14.4)	(18.3)	(16.6)
Demand	5,98,978	-1,898	46,470	-46,631	93,924	29,424
Time	45,41,391	58,415	5,28,690	6,94,175	5,88,513	7,01,676
Borrowings ⁽³⁾	1,29,244	5,799	-9,554	24,966	-12,964	24,861
Other Demand and Time Liabilities	3,34,728	2,659	26,504	5,308	24,947	704
Borrowings from Reserve Bank	4,029	677	-11,633	3,987	-7,897	3,934
Cash in Hand and Balances with Reserve Bank	3,42,839	-4,138	44,340	35,871	81,290	40,023
Cash in Hand	29,481	-1,518	4,553	3,903	4,185	4,647
Balances with Reserve Bank	3,13,358	-2,620	39,787	31,968	77,105	35,376
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	53,972	2,594	1,742	-8,448	8,123	-679
Money at Call and Short Notice	14,028	-1,606	-1,558	-3,641	-6,127	548
Advances to Banks	8,219	1,665	1,592	-1,674	1,743	3,723
Other Assets	55,992	1,794	-13,453	11,529	-12,028	17,725
Investments⁽⁵⁾	14,95,242	10,080	2,22,014	1,10,490	2,08,292	1,06,818
		(0.7)	(19.0)	(8.0)	(17.6)	(7.7)
Government Securities	14,90,834	10,293	2,26,274	1,12,439	2,12,451	1,08,774
Other Approved Securities	4,408	-213	-4,260	-1,950	-4,159	-1,956
Bank Credit	38,56,066	45,621	3,54,299	6,11,278	4,37,089	7,26,218
		(1.2)	(12.8)	(18.8)	(16.2)	(23.2)
Food Credit	66,073	781	3,191	17,584	1,500	16,671
Non-Food credit	37,89,994	44,840	3,51,108	5,93,695	4,35,590	7,09,547
Loans, Cash-credit and Overdrafts	37,12,738	43,569	3,39,410	5,90,580	4,18,073	6,97,651
Inland Bills- Purchased	13,144	86	-202	1,130	-96	1,632
Discounted ⁽⁶⁾	75,835	3,265	15,597	13,617	16,838	17,080
Foreign Bills- Purchased	18,719	117	-1,242	2,587	1,326	1,439
Discounted	35,630	-1,416	735	3,364	949	8,415
Cash-Deposit Ratio	6.67					
Investment-Deposit Ratio	29.09					
Credit-Deposit Ratio	75.02					

(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.